

is kpoa administering the contract that they have with its members?

Where do our CC&Rs fit in?

By newSkoop Editorial Staff

The CC&Rs are a legal contract between KPOA and its members and it is the board's responsibility to fairly interpret and administer them. **Decisions should be made based on the terms of that legal contract.** There are times when members feel that a board decision is a violation of the contract, and the only remedy, as provided in the CC&Rs, is to sue the association. This does not mean that the member suing the association is a bad person. When confronted with a lawsuit against KPOA, members should ask if KPOA legally followed the contract.

This becomes most evident in the issue of trees and view maintenance. According to the CC&Rs, in laymen's terms, owners with view property can reasonably expect to be able to maintain their view and also expect the board to administer that right.

Take a look at the **"Timeline of a Tree Request"** on page 2. This is an example of a series of decisions made by KPOA substituting the administration of a contract, which is not political, to control by a political body exercising personal opinion. The bottom line is that this recasts the contract we have without a vote of the people.

Many people would say that since they do not have a view that board/committee decisions around this issue do not affect them, however, in the long run, all decisions made by the board that do not fairly administer the terms of the contract affect each and every one of us.

What can you, as members, do? You can stay informed, write the board, and understand that the CC&Rs and the governing documents are a legal contract and should not be interpreted by personal opinion. All volunteers have a responsibility to follow the governing documents in a fair and consistent manner. In other words, being a volunteer is not an excuse to make an uninformed decision. Even if you do not want to volunteer, it is in the best interests of us all to keep up with events in our community and let the board know when you disagree. Today it might be an issue with trees and views – tomorrow it could be something affecting you and your property.

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Where Do Our CC&Rs fit it?
Continued from front page

history of a tree request:

(BEGIN TIMELINE:)

■ April 2006-

Original Tree Request- Tacker/Juliano

o **Determination: Tree Committee approves 22 trees**

- ◆ All trees impacted Div 9 Water View properties
- ◆ Request was a view maintenance request

■ June 2006- Tree Committee Appeal-Farmer

o Farmer's 30 min. appeal-based on Bluff stability
o Tacker/Juliano had 3 minutes
o Tree Committee reverses their original decision and upholds Farmer's appeal based on Bluff Stability factors
o **Determination: Tree Committee Approved appeal for Farmer**

- ◆ If Tacker/Juliano come in with new info on Bluff Stability the April 2006 decision can be reviewed

■ July/August 2006-Tacker/Juliano-hire Geotech report & arborist

■ Sept 2006- Board Appeal-Tacker/Juliano (Board Appeal is the next step following process in governing documents)

o Board determined that there was new information: Geotech report & arborist report
o **Per the CCRs: Board sends matter back to Tree Committee**

■ Oct 2006-

Tree Committee Appeal- Tacker/Juliano

o Tree Committee reviewed new info
o Board provides Tree Committee with a special set of instructions for this appeal only (usually only addresses one party but for this appeal the Board instructions said to include 2 parties (Tacker/Juliano & Farmer)
o Both parties had opportunity to present their case- nothing in governing documents allow for this
o Rigorous process used, 12 specific areas of determination
o **Determination: Tree Committee found unanimously for Tacker/Juliano- approved 17 trees approved out of 22 in 5 hour session**

■ **Nov 2006-** Board Appeal-19 people appealed Oct 2006 decision by the Tree Committee

o **Determination: Board denied appeal of 19 people & upheld Oct 2006 Tree Committee decision with conditions**

- ◆ Approved 7 trees for Tacker/Juliano (Four removals and two limbed for Tacker and one removal for Juliano)

■ **July 2007-** Tree Request - Juliano -for 2 trees denied in Nov 2006 appeal (Both trees were part of the original request in April 2006)

o Request based on new information since Oct 2006 Appeal:
◆ Pictures showed growth of trees into view corridor dating back to Feb 18, 2005 when first submitted

o **Determination: Tree Committee approves tree removal request**

■ **Oct 4, 2007-** Tree Committee Appeal- Lowe o Lowe based objections on:

- ◆ Requested trees have minimal impact on Juliano view
- ◆ Juliano already had excellent view
- ◆ 3rd tier properties do not warrant the same view although CC&R's does not specify tiers.

o **Determination: Tree Committee- One tree upheld, one tree denied**

■ **Oct 9, 2007-** Regular Board meeting- board discusses Oct. 4 tree appeal & July 2007 tree request

o **Board directs Tree Committee to make a finding if there was a change of circumstance to warrant the July 2007 tree request- Juliano**

- ◆ If not, then request to be denied

■ **Oct 11, 2007-** Tree Committee – per the boards direction, they voted again regarding the July 2007 tree request- Juliano

o **Determination: Tree Committee finds there WAS a change of circumstance. Upholds decision**

- ◆ The vote was 4 to 3 to go ahead with the one approved tree from Oct 2007 appeal.

■ **Outcome still to be determined...**

(END TIMELINE)



October Board Meeting

By Carol Fischbach

- **Tree request questioned.** The board instructed the members of the tree committee who sat on the October 4th appeal, to determine, in writing, if there was a change of circumstance to warrant the tree request that the appeal was based on. If not, then the tree request should be dismissed. It was unclear what should be done if there was a change of circumstance. On October 11th, the tree committee determined that there had been significant change to warrant another tree request.

- **Temporary tree moratorium adopted.** With the Bluff Management report just completed, the board voted on a temporary tree moratorium on the common property bluff effective 10/9/07 for 150 days. In general, in the public arena, moratoria are quite common – they, in fact, do not create stricter rules; rather they hold all rules in abeyance allowing time for thoughtful reflection or a cooling off period. The same type of policy may or may not apply to CC&Rs, but the following are the reasons given for the moratorium:

1. **Numerous tree requests for bluff common area.** In anticipation of the adoption of the Bluff/View policy, Board member Lane Stuart reported that members are submitting requests for tree removal in the event the policy will make it more difficult to take tree action on the bluff common area. There were, however, no requests for the month of October and it appears that the number of requests in 2007 have been within the norm.

2. **Action needs to be taken on the Bluff/View policy.** Many people worked long and hard on this report and it is time for the board

to take action on it. It was hoped that the moratorium would prompt such action. This has been a contentious issue, which this policy may or may not assist in resolving. Stuart and the board urge all members to review the policy and forward your comments and opinions to the board, not only on the policy but on the moratorium.

- **Board reverses decision on 2 speed humps on Kala Point Drive.** Board President Hugh Murphy said of the previous action that “it was not a unanimous decision and warrants review”. Stuart brought up that the 2 speed humps are included in the price for the road maintenance except for their painting. Board member Jim Williams, who voted to replace the humps at the September Board meeting, said he feels that they should be replaced and it might be best to poll the people living along Kala Point drive, including houses backing up to it, since they are the most affected. Board member Steve Posey was concerned about the response time of the ambulances in Kala Point. Chief Mike Mingee reported at an earlier meeting that ambulances are not affected by the humps like fire trucks are. Motion to replace the speed humps passed 6 to 2 with Board member Don Wright and Posey opposed. There were at least 13 letters from the membership expressing concern about their removal, which was a big factor on why the board revisited this issue. Members can see that when they express their concerns to the board, it can make a difference.

- **Revision of Kala Pointer policy about personal opinions discussed.** Board member Posey said that it has been a difficult subject for the committee and did not want to openly mention what those issues were. Board member Winnie MacNair asked that the board allow the dust to settle with the committee since there has been a tremendous change in its membership. This will be revisited in the future.

nia: they do it with mirrors

By Carol Fischbach

I'm not exactly a fitness fanatic, but I do understand the importance of healthy diets and exercise of some form. Recently, against all odds and in spite of the fact that I do this in front of a mirror, I discovered the answer to my dream - a fun way to work out and improve my health at the same time. Okay, yes it's a hassle to shower



and put on makeup before I exercise, (unlike Nia, a true exercise in futility), but I can't bear the thought of not looking good in front of those mirrors. I look bad enough with my missteps and lack of coordination, but the great thing is I don't have to be embarrassed or self conscious, because I'm not alone in my quest for grace and agility. More importantly, the teachers are patient, understanding and thank goodness, love me unconditionally. What I'm talking about is Nia – an alternative way to achieve health. The main Nia website (www.nianow.com/) describes it as “a personal growth, body-mind-spirit fitness program. It is a “living system” that works with the natural wisdom and intelligence of the body, mind, spirit, and emotions.” Developed in the 1980s by Debbie and Carlos Rosas, it is headquartered in Portland, Oregon and can be found in nearly every state plus over 30 countries around the world. Port Townsend's Nia is taught at the Fort Worden gym and recently changed its name from Nia PT to the Madrona MindBody

Institute(www.madronamindbody.com). Their website says “We envision serving our local community and a broader regional and national audience with visiting teachers for workshops, trainings and intensives.” They had their grand opening in October and at that time expanded their repertoire to include other movement and healing arts classes, such as yoga, pilates, soul motion dance and belly dancing. If you purchase an unlimited class card, it entitles you to participate in all the various classes. Unlike other exercise forms I have tried, I look forward to my Nia classes and as a result, they have become my fitness routine. I think you'll be surprised when you find yourself smiling as you leave class – something I have not experienced with other exercise regimes. I encourage you to give it a try – I've just been doing it a few short weeks and I already feel the difference in my muscle strength and flexibility. Although you may not be ready for a Broadway play, this exercise will improve



your dancing skills, stamina, endurance, strength, and you'll just feel good in the process. And unlike me, you can always stay off to the side if you don't want to watch yourself in the mirror, although you could miss the journey to a better looking, healthier body. So, if you see me and I look made up but smelling a bit ripe, you know I've been to Nia – I beg your tolerance and invite you to join me on this whimsical and effective road to health and well being.

from the jefferson county administrator's desk:

What's going on in Jefferson County?

That's a loaded question, but one I'm asked fairly often by neighbors and acquaintances as I go about my day. So I thought I'd take this opportunity to bring you up-to-date on a few items that you might find of interest.

Prospect Road

First and most importantly to all of you living in Kala Point, Prospect Road has been widened with a new right turn lane onto Highway 19 (Rhody Drive). As you've no doubt discovered for yourself, this provides relief for traffic congestion at that intersection providing a separate lane for traffic turning right as well as a lane for traffic turning left. The \$132,000 project was funded by the Jefferson County road fund.

Port Hadlock UGA Sewer Project Activities

The Port Hadlock Chamber of Commerce held a round table discussion on the UGA (Urban Growth Area) sewer project activities as part of their monthly meeting in October. It addressed the project update, the planning vision for the UGA, the draft facility plan status and current sewer planning activities, as well as a discussion of the UGA boundary with a Comprehensive Plan update. Presenters included: David Sullivan, County Commissioner for District 2; Al Scalf, Director for the Department of Community Development (DCD); Richard Johnson, County Wastewater Manager; and Joel Peterson, Assistant Planner for DCD and myself.

Addressing the financial aspects of the project were Katy Isaksen, the Utility Financial Planner from Katy Isaksen and Associates, who discussed funding programs that target commercial custom-

ers as well as what would have to be done to pursue those funds, and Sharon Wylie, a government relations consultant, who talked about legislative funding opportunities. For more information on the UGA Sewer Project or Prospect Road, feel free to contact Public Works at 385.9160.

Shoreline Master Program Update Open Houses Held in October

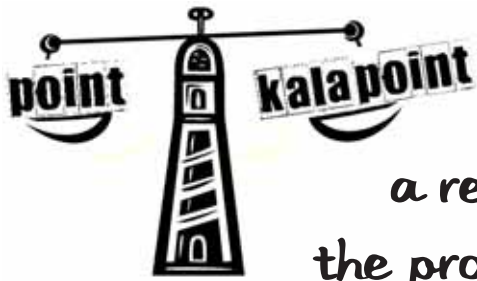
Through the month of October there were four SMP Open Houses held throughout Jefferson County to bring residents up-to-date on the activities being done for the comprehensive SMP Update project and to answer questions citizens may have had. Advisory committee meetings continue through November and December. The public is always welcome to attend.

Jefferson County received a grant from the Washington State Department of Ecology to update its Shoreline Master Program in compliance with the State's 1971 Shoreline Management Act and the 2003 SMP Guidelines. All jurisdictions in the State must update their SMPs by 2014. Jefferson County is due to submit a locally-approved SMP to the Department of Ecology by June 2009, well ahead of the 2011 legislative deadline.

For more information about the SMP Update, contact Michelle McConnell at 379.4484 or via e-mail at mmccconnell@co.jefferson.wa.us or go to the County's Website at www.co.jefferson.wa.us/commdevelopment/ShorelinePlanning.htm.

I'd like to extend a personal wish to you and your families for a very Happy Thanksgiving. Please feel free to contact me with any questions you may have at 385-9100 or via e-mail at jfischbach@co.jefferson.wa.us.

-John Fischbach, Jefferson County Administrator



a review of the proposed bluff management plan

By Pete Juliano

We are all familiar with standards used in judging products. A popular 70's TV advertisement from a California winery proudly proclaimed "Not Before its Time." In airplane manufacturing the rule of thumb is "The airplane can't fly until the weight of the paper equals the weight of the airplane." The paper means the design documents used to build the airplane an amount roughly equivalent to hundreds of thousands of pounds. The Bluff Management Plan (BMP) has a lot of paper, 33 pages, and now the question remains "Is it Ready to Fly?"

The BMP like a new airplane is sleek. As a credit to its designers, the Bluff View Task Force, there is an organized approach to their design. Chunking the BMP into 1) stating the issues, 2) providing governing principles, 3) stating procedures and the policies, 4) describing the bluff evaluation process, 5) discussing bluff stability and vegetation, 6) highlighting vegetation and marine views and 7) finally looking at mitigation and recovery" is "Impressive". However the devil is in the detail and the question remains "Will it fly?"

In a nutshell, the plan has as one objective: to recognize that the Kala Point Bluffs represent a unique community treasure and as such must be safeguarded and preserved. A significant portion of the high property values we all enjoy is related to the marine views. Our homes in a remote wooded community while

highly valuable would not have that same level of value as here. There must be a balance between preserving marine views and at the same time not clear cut the bluff so that we have a California style "no tree in the view" approach. The BMP attempts to provide an organized process that strikes that balance while considering the safety of the bluff itself and the homes nearby. Metrics are identified to evaluate the BMP process! Bravo!

Trees and views issues are not unique to Kala Point. For some communities it is a constant revolving door to the courts, while for others it is far less acrimonious. Why? The answer lies in an organized rational process that forms the backbone of tree decisions coupled with governing documents that fully cover the tree view issue. This makes the total process less subjective. Both pieces must be in place for success! We all want to have some confidence that by rigorously following a process the outcome is predictable. Today the outcome is not predictable and there is a tendency to favoritism.

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The BMP establishes a Bluff Management Advisory Council (BMAC) to carry out its process. The BMAC, using the BMP, will look at the Kala Point Bluffs that have been divided into roughly three equivalent sections. As an owner, you will have an opportunity to submit bluff tree requests tri-annually (every three years).

So what is missing from the BMP? In response to that question, let's look at 1) the BMAC team, 2) the determinant process up through the second stage (April), 3) the process after the BMAC recommendation (April) and 4) the multitude of aggregate governing documents (CC&Rs, APP-II-22, and Rules & Regulations).

It is unrealistic to think that there are enough experts here at Kala Point to staff the BMAC beyond the first few rounds. The way to solve that problem is to develop a training program and tutorial that leverages all of the skills and knowledge that exists today and make those available to a future BMAC. Establishing a formalized "case based" training program would insure consistency and standards in the determinations. The BMP has not addressed formalized training or tutorials.

I liked the flow chart for the determinations, but close examination suggests some bias toward denial. One could argue that some of the smaller elements of the process are questionable, but over time these may self correct. I would like to think that the test cases mentioned earlier would be run through the process to affirm that it works properly. The three-year window may need a further review, especially for the northern part of the bluff where there are more trees. This part of the plan very likely will make things better.

The process after April is where I see some of the major problems. There is a view problem, the BMAC agrees, the neighbors don't.

This triggers a town hall meeting discussion on how the requestors view is blocked but the neighbors framed view must have precedence, followed by mediation and two appeals before the Board. At some level all requests are essentially in appeal. While this appears as a well thought out process approach, there is a built in structural defect. This part of the plan has made things significantly worse and the defect is described in the next paragraph.

The most critical part of the BMP process has not been addressed, and that is, the aggregate governing documents and how the Board administers them. Today there is ambiguity in the documents and there is no training program for the Board on Tree View issues. In a recent tree appeal, a Tree Committee member, whose husband is also a Board Member, clearly identified this problem with Article IV B.15 that literally mandates that all requests are approved.

There is a chasm between the process on one side and the documents and how they are administered on the other. No matter how elegant the BMP, the other half of the issue remains locked to the past problems and past solutions. Simply stated, it is an uneven process once an appeal gets to the Board. The revolving door to the courts that some community associations get stuck in finds its roots on this side of the issue. Remember both pieces must be in place!

Hopefully the BMP will provide a better process in that members, under BMP section I.6(e), have a reasonable chance at having their request fulfilled. Without an overhaul of the governing documents or Board consistency, the question remains, "Will it fly?" Because only half the issue has been addressed, it is doubtful.



By Lane Stuart, Director

On October 9th the Board of Directors received a proposed Bluff Management Plan from the Bluff/View Task Force. This plan applies only to tree and vegetation actions on the KPOA bluff common area. The Task Force was an ad hoc committee appointed last year to develop policies to integrate the consideration of bluff stability and marine views. The members of this committee brought with them a broad range of experience and varied points of view. Their proposal is the product of many hours of work and thoughtful compromises.

Why we need a plan: The Bluff Management Plan defines several very important objectives that will help us enhance and protect the value, desirability, safety and attractiveness of our community and the bluff common area, including the marine views that attracted so many of us to Kala Point. Recognition of the need for a comprehensive written plan is the first step in reaching this broad goal. Resolving marine view and bluff stability issues by the consideration of unrelated tree action requests brought by individual members has often resulted in claims of inconsistent decisions and favoritism or bias. Proactive bluff management that could protect and improve bluff stability was impossible. Community opinion came after a decision was made, instead of before when it was needed, and this led to frequent appeals. Perhaps most importantly, the absence of written guidelines prevented members from predicting the outcome of a view related tree action, and hindered decision makers in their efforts to reach a fair

and intelligent result. Written standards protect our association in the courtroom.

Organization of the plan: The plan is organized into several sections covering procedures, bluff evaluation, the role of vegetation in maintaining bluff stability, the impact of vegetation on marine views, and a closing section on mitigation and recovery. Each section contains separately stated policies with a comment that explains or interprets the policy. Specific actions to implement the policy are included. The plan has appendices that provide more detail, a worksheet and a flow chart describing the process.

The marine view guidelines in the plan generally mirror the unwritten principles that have historically been applied in making tree action decisions. The stability guidelines are informative and will lead to a better understanding of the factors that lead to instability. Following them will help forestall bluff landslides and surface erosion.

Real changes in procedure: the plan proposes substantive changes in procedure. It calls for the creation of the Bluff Management Advisory Committee to gather information and community input and makes recommendations to the board. This committee will administer the plan. Requests relating to trees on the bluff will no longer be made to the Tree Committee. Because

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the board of directors has the ultimate responsibility to manage the vegetation on the bluff, the advisory committee will not make binding decisions. It will only make recommendations to the board.

The plan divides the bluff common area into three sectors. Attention will be given to one sector each year on a rotating basis. This will allow the committee, the community and the board to concentrate on one area at a time.

Tree action recommendations will be grouped together and publicized to the community. There will be opportunity for mediation before the board considers the recommendations and opportunity for a formal hearing of contested recommendations before the board makes a final decision.

Temporary moratorium enacted: Community consideration of the plan will take a while. In the meantime, while we all learn more about it, the board of directors has enacted a temporary moratorium on the receipt of view related requests relating to trees on the bluff common area.

Be informed and get involved: The adoption of this plan will result in some very important changes in policy and procedure. It is vitally important that KPOA members understand and have ample opportunity to discuss and debate its good and bad points. The plan is relatively long, but it is an easy read. A copy is on line at the KPOA website and can be picked up at the office. If you can't easily get to the office, you can call and a copy will be mailed to you. All members should become familiar with it because marine views and bluff stability are critically important to all of us, whether or not we live in a marine view area. You are encouraged to become familiar with this proposal and give your opinion to the board so the right decisions for our community can be made.

prescription **medications When to Use Them; When to Lose Them**

By Douwe Rienstra



Today we docs have some powerful prescription medications in our arsenal. Antibiotics, first used in the 1940s, saved many lives that would have been lost to infectious disease. They offered incredible hope, but almost as soon as they were invented, they began to be misused.

My editor, who came down with mononeucleosis in 1948 at the age of four, was hospitalized and given penicillin shots every four hours night and day. The painful injections did nothing for the virus that caused her mononucleosis, and she recovered despite, not because of, the treatment. Her doll suffered many a pinprick as she worked through the trauma.

Today, the appeal of a pill that will just "make you better" - be it an antibiotic or an antidepressant - is still strong. Sometimes that pill can save a life; sometimes it doesn't help at all. The challenge for both physician and patient is knowing when to take the pill, when to try something else, and when simply to allow the body to heal itself.

*Monroe Street Medical Clinic: 242 Monroe Street,
Port Townsend- 385-5658 or medical@olympus.net*

newskoop would like to make it clear that medical topics do not offer you individual medical advice and do not take the place of your personal physician. The purpose of this feature is to help you understand the topic better and perhaps have better questions for your physician.

*letters & editorials***youSkoop****Congratulations & Editorial****Policy****To The Editors of “newSkoop”:**

I want to add my congratulations to those

who have already congratulated Carol Fischbach and the

other editors of “newSkoop” for providing an opportunity to Kala Pointers to express their opinions on issues of importance to other Kala Pointers, hopefully in a way that will be fair, objective and balanced.

I am especially pleased that feature articles will list the authors of those articles; however, I am less than thrilled that the current guidelines for “letters to the editor” make it possible for an author to remain anonymous.

In my view, the practice of anonymity was the basis for the principle criticism and lack of credibility for the previous newsletter. If a more positive response is hoped for “newSkoop”, it is more likely to happen if anonymity is eliminated.

In my opinion, if someone wants to express an opinion that in all likelihood will be controversial, then he/she should have sufficient courage of their conviction to attach their name to it. I maintain that receiving negative reactions to one’s opinions is not a reason to hide behind anonymity.

I would encourage the editorial staff of “newSkoop” to change the policy on anonymity.

I further recommend that you develop and publish additional guidelines for “letters to the editor” that would discourage inflammatory letters.

For example, “we will not print letters that contain slanderous statements, unsubstantiated allegations, disrespectful labels or are inflammatory in nature....opinions stated as facts

need to be supported with documentation before being published, etc.”

Kala Point needs a vehicle for the healthy exchange of differing points of view in a respectful manner; “newSkoop” could be that vehicle. However, continuing a policy of anonymity in any form could be the virus that leads to the unfortunate demise or ineffectiveness of “newSkoop”. Tony Costa

Editors’ response: Your question is excellent! “Should newSkoop allow anonymous comments or articles?” There is a broad difference between commenting on a newspaper’s content, and questioning the staff’s prerogative to establish editorial policy. While newSkoop wants to encourage debate and the exchange of ideas on issues of interest to our readers, to seek permission from everyone who might want to influence internal policy would bring the wheels of the little-press-that-could to a grinding halt.

As editors, we have thought hard and responsibly on that issue, and have decided to consider important comments/ideas which would never see ink without the promise of anonymity. In the end, that is a decision that will be made by your friendly neighborhood editorial staff when and if a contributor requests anonymity. After all, it is a decision that should be made by those of us who donate our time and effort to provide a service, welcome or not, to others in the form of our newsletter. It will be based on the circumstances of the request, not on opinion or rigid rule, and will represent our best effort to be fair to all concerned, and to present a balanced view of the subject at hand. In any case, we the editors will know the identity of the contributors.

Can newSkoop policy be influenced by interested parties? Of course — join the staff, and your views on how the paper should be run will become part of the sincere effort to honestly support the best and varied interests of Kala Point residents. Thanks Tony.



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shaggy dog show

By Carol Fischbach

The Shaggy Dog Show was held at the beach on Sept. 29th as a fund-raiser for the EPC Emergency Pet Management Fund. The ring-master and chair of Emergency Pet Management Committee, **Pattie Horvath**, deserves lavish praise for her diligent hard work at organizing this highly successful and fun event. Pattie's effort and passion for animals resulted in a record amount of \$147 being raised even though the weather had been less than ideal. Many thanks to Pattie for a job well done!

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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.

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

SU-DO-KU Puzzle: October Solution

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

Kala Crossword Puzzle: Oct. Solution



newSkoop wants to hear from you!

newSkoop is produced for Kala Point by a volunteer group of Kala Point residents interested in the well-being of our community and the individual interests of the residents. If you are interested in participating with this group or would like to express an opinion on a Kala Point issue, you are welcome to contact us. Feature articles must have a byline. Letter writers may request anonymity, but the editorial staff must know your identity.

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walkinghiking club **November Schedule**



By Carol Fischbach

NEW DAY! Meet on **Wednesday's** at **Hank Krist's** at **9:00am** at 370 Pinecrest Dr. We will

arrange for car pools and give out directions to the trailhead. It is ok to leave your vehicle here. Just keep the garage door clear on the far right hand side. Contact Michael at 385-2041 or michaelkubec@cablespeed.com and Bill at 379-3808 or bkaune@cablespeed.com to be put on the hiking email list or for more information. Each hike is rated from 1 to 5. Trails that are rated more difficult have a higher number as well as a higher number for appeal.

Nov 7th - Mink Lake: Ratings: Appeal 2, Difficulty 2, roundtrip distance 5 miles, elevation gain 1500. Comments: This is a leisurely hike to a quiet backcountry lake with grassy meadows and big trees. The trail starts in second-growth timber, winds above the Sol Duc Valley, and ends up at a sunny spot for your picnic lunch on the shore of Mink Lake. No dogs.

Nov 14th - Marmot Pass: Ratings: Appeal 5, Difficulty 4, roundtrip distance 10.6 miles, elevation gain 3500 feet. Comments: This amazing hike captures the very essence of what makes the Olympics so special and beautiful towering old growth, a tumbling pristine river, beautiful alpine meadows, and horizon-spanning views that include majestic snow-clad mountains. Although this hike gains 3500 feet, the grade is mostly moderate, the tread smooth, and the scenery spectacular ending up at one of the supreme viewing spots in the Olympics. Meet at 7am instead of 9am for this one. Dog friendly.

Nov 21st - Biking on Olympic Discovery Trail: Get your bicycles tuned up and your tires checked! The terrain is FLAT on packed gravel and some asphalt surface. If you do not have a bike but want to walk get on the email roster for the club and we can help connect you with other walkers so you travel together or see if we have



Bike Ride in September: Olympic Discovery Trail In Port Angeles

an extra bike for you to ride. We will have a picnic lunch along the trail. Dog friendly.

Nov 28th - Gray Wolf River: Ratings: Appeal 2, Difficulty 2, roundtrip distance 8.4 miles, elevation gain 800 feet. Comments: This perfect winter outing is an easy trail through old-growth conifers, over cascading creeks, and the lush banks of the churning river with plenty of good picnic sites for lunch. This trail can easily be a 4 mile hike, with an elevation gain of 450 feet. Get on the email roster for the club so we can coordinate. Dog friendly.

Dec 5th - Fort Flagler: Ratings: Appeal 3, Difficulty 2, round trip distance 5 miles, elevation gain 150 feet. Comments: Walk on a wide beach with sweeping views out to islands, mountains, and bays. We'll walk on towering bluffs with stately trees harboring relics that tell a century's worth of stories about life at Fort Flagler. We'll pass historic structures, pass through groves of cedar, maple, and alder that are quiet and peaceful. This trail can easily be shortened if you can't do the entire 5 miles. Get on the email roster so we can coordinate. Dog friendly.



personal finance

Money Market Funds

By: Hank Krist

As a result of the subprime credit crisis which surfaced in August, some people have questioned the safety of money market funds. The concern is with the portfolio held by these funds. Money market funds were created approximately 35 years ago. They are mutual funds which pool the cash of individual investors and invest that cash in short-term investments. The income from these investments, minus a small fee for expenses, is distributed to the investors. These money funds, which are not insured by the Federal Deposit Insurance Corporation (FDIC), try to maintain a net asset value (NAV) of \$1.00 unlike other mutual funds whose share price varies from day-to-day depending upon the value of the fund's portfolio.

The Securities & Exchange Commission (SEC) requires money funds to avoid high risk investments. Funds which have investments that represent higher than normal risk must disclose those risks in their prospectus. Unfortunately, very few investors read the prospectus. Money funds also must maintain a dollar-weighted average maturity of no longer than 90 days and cannot invest in any security whose effective maturity is longer than 397 days.

Typically, money funds invest in short-term bank certificates of deposit, commercial paper (corporate IOU's) and treasury obligations. Problems occur when a fund tries to increase its return on investments by taking greater risks.

The subprime market affects some money funds when they invest in Collateral Debt Obligations (CDO'S) such as commercial paper secured by subprime mortgages. A problem occurred because, after the subprime collapse, the value of

the mortgages securing the commercial paper couldn't be accurately valued because there was no viable market for them. Therefore, the worth of the money funds' portfolios was questioned. To date, the uncertainties still exist.

If you're concerned about the portfolio held by your money fund, read the prospectus. To put your mind at ease, no investor, to date, has ever lost money in one of these funds. Obviously, no one knows what would happen in a worldwide monetary crisis. The sponsors of the funds would suffer a serious blow to their reputation if one of their funds fell below a net asset value of \$1.00 per share so they would take extraordinary steps to assure that their investors don't lose money. I suppose it's possible that serious, external events could overwhelm a number of funds at the same time so that they would be unable to maintain the \$1.00 per share.

Everything that I have said above refers to normal, taxable money market funds. There are also money funds that invest only in U.S. Treasuries, other government obligations and even municipal notes and bonds. All of these pay a smaller return to their investors than ordinary funds.

classic book club

By Carol Fischbach

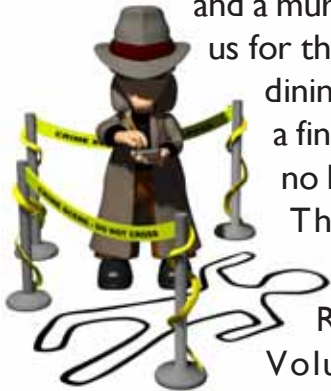
The Classics Book Group meets monthly at the Library in Port Hadlock at 2pm on the second Sunday of each month. **George Bernard Shaw's play Major Barbara** will be discussed at the November 11th meeting. For December 9th, it's **The Golden Notebook by Nobel laureate Doris Lessing**. "A pioneering work, it belongs to the handful of books that informed the 20th-century view of the male-female relationship" said the Nobel award. Alternatively, some may want to read Lessing's fine autobiography, *Under My Skin* - or even both volumes.

dinner and a murder

Returns to Fort Worden

By Bob Logue, Program Manager for RSVP

On **December 8th** you are invited to a dinner and a murder at Fort Worden. Join us for this fun filled evening of fine dining and entertainment with a fine buffet style dinner and a no host bar of wine and beer. The price for individual tickets is \$50.



RSVP (Retired & Senior Volunteer Program) is a nationwide volunteer program that invites adults 55 and over to use their experiences and skills to answer the call of their neighbors in need. For more information contact Bob Logue, Program Manager, 385-2571, 803 W Park Ave, Port Townsend.



*play pickleball
indoors
this winter*

Free Lessons Available For Beginners!

By Hank Krist

This winter, the Kala Point Pickleball Club will be playing pickleball indoors! Starting Sunday, November 4th at 11am we will be playing every Sunday at the PT Senior Community Center in the gym. Cost \$1 to \$2. It is located at 620 Tyler Street in the Uptown area using the back entrance. All equipment is provided.

Not sure how to play pickleball? Free lessons are available for beginners. For more information, contact Hank Krist: 379-9878 or hanksand@worldnet.att.net.

a ground-floor kpoa office

By Sylvia Bowman

Dream about it. You drive up to the administrative office, hop out of your car, and there straight ahead at ground level is Judy's spacious office. No stairs to climb for you or for her. Copy machine is accessible. Several chairs offer a place to rest if you need to wait for service.

The room next to this office is a conference room big enough for an oval table that seats 12-16. In a committee meeting, you can actually see everyone's face, and there's room for visitors' chairs in the corners. The restroom is across the hall – useful if you're in a marathon Tree Committee meeting.

Upstairs, Keith has an office big enough for at least a four-person meeting, with plenty of file storage. A second small meeting room allows two committees to meet at the same time – one upstairs and one at ground level.

This could be a reality, I believe, if KPOA reconfigured the administration building. First, build secure sheds for the maintenance equipment down beyond the dumpsters. Next, cut windows in the emptied-out garage area, put in whatever foundation, floor, insulation, wallboard is necessary. Organize the equipment and storage to Judy's specifications.

To keep costs down and community involvement up, our skilled members could help with the carpentry and build the conference table – pitching in as they did on building the bridge at the beach. Today the steep stair-climb is painful or even impossible for quite a few older members. Judy climbs up and down to serve these members, a courtesy that takes her away from the phones and overworks her own knees. Further, the tiny meeting room with its straight table does not foster communication.

With the ground floor office, service & work-flow would be faster. And KPOA might find more members willing to volunteer to serve on committees.

winter kayaking

By Allen Vaa

Don't put all your gear in storage.

There are still many beautiful days to kayak. The

Kayak Club is changing its schedule. Instead of going on Wednesday and Sunday, we will go when the weather looks promising. Just check your email at or after 8:30 on nice days to see if someone is planning on being on the water.

If your name is not on the email list, give Judy Kennedy (385-0611) or Mike Holden (379-0901) a call. If you don't have a kayak and would like to give it a try, we can find one for you to borrow so you can join us. Give Allen Vaa a call at 536-1822.

On Oct. 16th, the Kayak Club held a Capsize & Recovery Class at the Clubhouse Pool



that lasted two hours. The pool had just closed for the season.

If a kayaker capsizes it is very important to get

out of the water as quickly as possible to avoid hypothermia. The cold water can easily take someone's life and it is very important to learn techniques of how to get back into your kayak. Ryan Lanear from PT Outdoors taught the class where kayakers went into the pool and learned hands-on.



Capsize & Recovery Class held by the Kala Point Kayak Club at the pool

The cost was only \$8 per person for this valuable training session. The Kayak Club plans on holding another training session in spring for those who missed this class or to practice these important skills that could save your life!



movemakers auditions

By Judy Kennedy

Auditions for "The Case of the Ruby Heart" will be on

Saturday, Nov. 10th from 10-12 and 1-4. Starting Nov. 1st - synopsis of Ruby, list of characters, etc. will be available by contacting Matt at moviemakers@earthlink.net. **MovieMakers is our name and describes our purpose . . .** And it's all for fun. We hope you join us.



united good neighbors

By Jim Pate, Kala Point
UGN representative

Your Donation To United

Good Neighbors: Helps people of all ages; Goes to support local agencies; And Stays in Jefferson County.

As of the middle of October, Kala Point has reached 52% of its goal of \$15,850. The official campaign is not over until the New Year, so if you have not made your tax deductible donation, please know that your contribution will provide basic services or necessities to people in need. Let's double (at least) the 51 households from the Kala Point community who have so far chosen to help. **Every contribution is important.** If you wish further information, an address for UGN or a mailing envelope contact me at 385-9788.

If you are new to Jefferson County or not familiar with United Good Neighbors (UGN), it is the "United Way" of Jefferson County. Continue the UGN tradition of neighbor helping neighbor. It makes us a better community.

port ludlow garden club



Holiday Shopping Extravaganza!

By Pattie Cole

On Wed., **November 14**, the Port Ludlow Garden Club will have its **Holiday**

Shopping Extravaganza! The cost is \$30 for members and \$40 for non-members. You must pay in advance and your check saves your seat. **This event sells out and there are only 45 seats available on the bus!** Lunch will be at the Flower Pot Café at Watson's Nursery.

Please choose your entree: 1) Quiche Lorraine w/Caesar salad and foccacia bread--\$6.95; 2) Tomato Basil Quiche w/Caesar salad and foccacia bread--\$6.95; 3) Soup bowl also w/Caesar and foccacia bread--\$6.75; or 4) BLT croissant w/Caesar and potato chips--\$7.50. Lunch is NOT included in the field trip price. Your lunch choice is needed by Nov. 8!

On Wed. **December 12**, the Port Ludlow Garden Club will hold its **Annual Holiday Tea**. The members-only Annual Holiday Tea is a favorite with the Garden Club members. This elegant event will be held at 11:30 a.m., at the Bay Club. A short business meeting will precede the festivities. There is no charge to members, but attendees need to reserve a place. Be sure to sign up before December 1. Walk-ins cannot be accommodated.

To join the Club, send in your 2007 dues of \$12 (this gets you a discount on November's field trip and December's Holiday Tea).

Send checks to address below. Note your lunch entrée for the November field trip. Checks may be made out to PLGC and sent to PO Box 65235, Port Ludlow, WA. 98365.

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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**.

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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**.



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