



RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT
BULLARD, TX
75757

PRSR STD
CAR RT
SORT
PERMIT 54
BULLARD,
TX 75757

NOVEMBER 2023

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THANKSGIVING DAY BRUNCH

\$25.95 FOR ADULTS

\$12.95 FOR CHILDREN 12 AND UNDER



MASHED POTATOES
 CANDIED YAMS
 GREEN BEAN CASSEROLE
 MACARONI AND CHEESE
 CORNBREAD STUFFING
 GIBLET GRAVY
 BAKED HAM
 TOASTED TURKEY
 CARVING STATION WITH SMOKED SIRLOIN
 CRANBERRY SAUCE



SALDAD BAR
 ASSORTED DESSERTS INCLUDING PUMPKIN PIE
 & PECAN PIE



PRE-ORDER TO GO DINNERS
 ORDERS SERVE 6-8 PEOPLE FOR \$90 ++
 AND MUST BE RECEIVED
 BY
 12:00 PM, NOVEMBER 21

MEALS INCLUDE TURKEY, CORNBREAD STUFFING, GREEN
 BEAN
 CASSEROLE, MASHED POTATOES AND GIBLET GRAVY
 AND
 PUMPKIN PIE

HOMEMADE PIES FOR \$12.00 ++

RSVP TO:

ADMINOFFICE@EMERALDBAYCLUB.ORG



HAPPY THANKSGIVING!

**EMERALD BAY HOMEOWNER'S ASSOCIATION
MONTHLY BOARD MEETING AGENDA
OCTOBER 19, 2023, 6:15 P.M.
EMERALD BAY CLUBHOUSE – WEST ROOM**

CALL TO ORDER**CHRIS BROOKS****APPROVAL OF MINUTES****CHRIS BROOKS****TREASURER'S REPORT****BOB VEACH**

The HOA Financial Summary for September shows revenue of \$38,975, reflecting a positive variance to budget of \$483 related to fine income excess of \$500. Expenses of \$45,310 were over budget by \$1,223 related primarily to legal fees related to the ballot of \$963. The net operating shows a negative variance of \$740. Year to date total net operating is \$17,303 over budget. Total Cash on Hand is \$200,380 and the Capital Funds Balance is \$112,810 both are strong for the HOA.

OLD BUSINESS**AMENDMENT PROPOSAL BALLOT RESULTS****EDD CLARK**

2023 Petition to amend the modification of restrictive covenants results dated October 10, 2023. There was a total of 453 votes received, 7 of which were not counted (6 were unsigned and 1 was signed but no vote was indicated). The count was 393 approved and 53 disapproved. The petition was APPROVED as 393 represents 69.43% of the voting membership of 566. For the petition to pass, 374 approved votes were required, which is 66% of our voting membership. I would like to thank the election committee consisting of Jeff King, Donna Pearce, Joyce Shipp, Dawn Veach, and Sheryl Westhoff.

NEW BUSINESS**COMMITTEE REPORTS:****ARCHITECTURAL REVIEW – NO REPORT****LEGAL – NO REPORT****ED HARE****NOMINATING COMMITTEE****ED HARE**

The persons who have committed to running for the Emerald Bay 2024 Board of Directors open positions are as follows in alphabetical order: Ken Hilton, Rory Laney, John Miller, Seth Sullivan, and Becca Wilson.

PLANNING & BYLAWS**NAN STEGEMOEELER**

Thank you for the excellent turnout for the vote on the Amendment to Restrictive Covenants providing the possibility of assessing fines for infractions of rules established by Emerald Bay Homeowners Association. The committee met today to begin the process of determining offenses and the process of establishing fines with the hope of getting the proposed fine policy amendment to the membership for a vote before the end of the year. We will keep you posted on our progress. Many thanks to Shaun and Marian for their expertise and to the members of the Planning and By-laws Committee: Rich Cole, Vice Chair, Carl Smith, and Trip Wilcox.

ENGINEERING – NO REPORT**EDD CLARK****PROPERTY COMPLIANCE****WANDA SHAEFFER**

Thanks to all of you who have recently removed dead trees, limbs, and brush from your property. When homeowners promptly respond to tree issues that cause unsightly, and possible hazardous situations, the entire community benefits.

SECURITY**RICH COLE**

Emerald Bay has been quiet the past few weeks. We've had a few speeding tickets and three cases of vandalism with property damage by unknown individuals. The security committee has compiled a few tips for safety during Halloween and will be published several times through the end of the month.

Security incident reports: Sept. 18 – Oct. 16, 2023

EMS	3
Alarm – Club	1
Vandalism – broken yard lights	1
Assist resident – no EMS	1
Contractors blocking driveway	1
Contractors working late	<u>1</u>
TOTAL	8

Daily Entry Authorization (September):

Guest	3221
Resident	1
Tenant	0
Party / Event	50
Realtor	15
Other	<u>0</u>
TOTAL	3287

Automatic gate activity-----24367

Traffic Citations (September):

Members	1
Guests	4
Contractors	1
E. B. Employees	0
Vendors	<u>0</u>
TOTAL	6

Courtesy Patrol Requests:

New	1
Total currently active	2

DIRECTORS' COMMENTS: None

PRESIDENT'S COMMENTS:

CHRIS BROOKS

BOARD MEMBER AND PRESIDENT RESIGNATION

This may be harder than playing with Kevin Simpson in an MGA Tournament.

Almost three years ago I was elected to the board along with Bob Veach and Nan Stegemoeller. Tonight, I resign from the board and as your president. My company has offered me the opportunity to move back home with our family and after careful consideration we have chosen to do just that.

I am honored to have had the opportunity to serve as president of Emerald Bay and am grateful that the community placed it's trust in me to serve on the board.

There are too many people to thank but if you will allow me, I would like to try. Shaun, I will miss our daily calls and I appreciate the friendship we have developed over the last three years. I

still think the slip and slide down 18 fairway is a great idea. Maybe your next activity director can do that along with the potato guns, adult pumpkin carving with drink specials, cart races down the hill and all the other ideas you would not allow me to do. Emerald Bay, Shaun has a passion for the wellness of this community and loves it as much as we do. Scott Adkins and Jim Ingram, thank you for your advice to 'Do no harm', your guidance and insight. Scott, I am just not a good duck, I tried though. My mentor, Edd Clark thank you for sharing your wisdom and advice, I learn something every time we talk. My friend Nan Stegemoeller, one of my favorite things about being on the board, is the friendship that you and I have built. I enjoy our conversations. My executive team, Ed Hare, Edd Clark, and Bob Veach, I appreciate all of your hard work. This executive team has taken on several projects, and worked tirelessly to see that those projects are not only being completed but serve the best interest of the community.

Emerald Bay, you have an outstanding office staff. They work hard to ensure that we have the life-style we have grown accustomed to, is provided to you. I would also like to thank our golf staff. The lessons never quite took, but I appreciate you for trying! Thank you to our club staff. I appreciate you coming out every day to serve this community. Clyde, Jimmy, Casey, and Sammi, I do not consider you staff, I call you friends! To my golf group, you will have to find another source of income.

I am proud of this board; due to Texas state legislation, we had been forced to take on two amendments that are not typical during a president's term. This was a huge undertaking, this board worked extremely hard, both amendments passed, and Emerald Bay is in a much better position.

My proudest accomplishment was being your Activities Director. I hope my team and I provided not just lasting memories but a blueprint on how to get the community more involved. My hope is that many of the activities we began will continue. I would like to see the 5k and Veterans Day Scramble continue to be annual events.

I moved here almost nine years ago. During my interview, I was asked, "You are not going to be one of those porch people, are you"? I will cherish the memories made, the laughs and the conversations we have had on that porch. I have won and lost some money during the Friday Night Scramble, and I have seen more bogeys than birdies on 18 while sitting on that porch. I have made lifelong friends on that porch. Nine years later, I proudly say, "Yes, I'm a porch person!"

If anyone would like to say goodbye, I will be on the porch having one more and my ticket.
Thank you, Emerald Bay!

ELECTION OF NEW BOARD PRESIDENT

EDD CLARK

I move to nominate Ed Hare as the new president.

2nd by Nan Stegemoeller, motion passes unanimously.

ELECTION OF NEW OFFICER

ED HARE

Bob Veach made a motion to nominate Nan Stegemoeller as Vice President

2nd by Rich Cole, motion passes unanimously.

MEMBER COMMENTS: None

ADJOURNMENT – 6:19pm



**EMERALD BAY CLUB, INC.
MONTHLY BOARD MEETING AGENDA
OCTOBER 19, 2023, at 6:00 P.M.
EMERALD BAY CLUBHOUSE – WEST ROOM**

CALL TO ORDER**CHRIS BROOKS****PRAYER****CARL SMITH****APPROVAL OF MINUTES****CHRIS BROOKS****TREASURER'S REPORT****BOB VEACH**

In September, total revenue of \$304,019 was over budget by \$40,675. This is primarily related to food and beverage and golf shop revenue related to the Champagne member guest that is budgeted for in October. Total expenses for the month came in at \$333,979, which is \$41,746 over budget, primarily related to cost of goods expense in merchandise sales related to Champagne exceeding budget by \$13,794, timing of range ball invoice \$3,925, timing of accounting fees for CPA \$4,000, timing of insurance billing \$3,918, chemical expense timing of \$5,424, golf course supply expense of \$1,896, food and beverage supply expense of \$1,708, and repairs and maintenance for the clubhouse of \$3,714 related to Ice machine and HVAC repairs. Our net P/L came in over budget by \$3,394. Total Operating Cash on Hand is good at \$302,936 and capital funds are strong at \$1,085,078. Emerald Bay is financially sound.

OLD BUSINESS**NEW BUSINESS****MOTION TO APPROVE NEW MEMBERS****WANDA SHAEFFER**

I move we approve the following new members:

Diana and Kenneth Collins are moving via a deed transfer to 103 Holly Hill Ln. They and their daughter Katherine, 19, are moving from Krum, TX.

Alan and Julie Haynie are moving to 107 Holly Hill Lane. They are moving from Plano, TX.

2nd by Nan Stegemoeller, passes unanimously

COMMITTEE REPORTS:**ACTIVITIES****NANCY DE LA CRUZ**

October Annual Fall Festival is Saturday, October 21. Chili cook-off and dessert auction will be in the West room. We have 16 Craft Booths for you to browse through also in the West room, please check them out. November we will host the Annual Veterans Golf Tournament and Bingo night on Saturday, November 25th. Christmas with Santa in the Bay will be extra special this year with Christmas tree lighting sponsored by LGA, MGA, Women's Club, Emerald Bay Community Church with food, drinks and fun games. So, mark your calendars for this event, December 3, 2023. New Year's Eve will be another special night in the Bay. Motown is the theme with our own Emerald Bay Resident, Curtis Clay and his band providing the entertainment. The club will begin accepting reservations for New Year's Eve on November 27 at 9:30am via phone to Marian in the office at 903-825-3388 ext. 102.

FOOD AND BEVERAGE**SCOTT HAGY**

Our Thanksgiving Brunch is November 23rd featuring all of the holiday favorites. RSVP or place your order to go by emailing adminoffice@emeraldbayclub.org. Our Sunday Football specials are a big hit with appetizers, pizza and wings available from 2:00pm to 6:30pm. Home delivery is available Tuesday to Saturday from 5:00pm to 8:30pm. Please fill out the comment cards and let us know how we're doing.

GOLF COURSE/PROSHOP

Coming off another outstanding Champagne event, our golf course is in fantastic shape. Meanwhile, Tommy and his staff have been prepping to oversee the par threes, as well as applying pre-emergent to the greens for poa annua control. In the Pro shop, Alex informed us that September was a great month mainly due to the Champagne revenue and October is traditionally quite a bit slower for revenue.

HOUSE – NO REPORT**MEMBERSHIP**

We have welcomed 22 new members to Emerald Bay since January 1, 2023.

LEGAL – NO REPORT**PLANNING & BY-LAWS – NO REPORT****ENGINEERING**

Work continues with the Moore Lane ditch project and should be wrapping up very soon. The headwall and path concrete work has been completed. The contractor is working to complete the concrete work adjacent to Williamsburg. Sod and irrigation work will take place next week, and access via Moore Lane will be opening by the end of next week.

TRAILER STORAGE – NO REPORT**ADJOURNMENT****BOB VEACH****EDD CLARK****WANDA SHAEFFER****ED HARE****NAN STEGEMOELLER****EDD CLARK****NANCY DE LA CRUZ**

TREASURER'S REPORT HOA FINANCIAL SUMMARY - SEPT 2023

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$63,865	\$46,537	
Capital Reserve Funds	\$23,705	\$25,000	
Capital Non Reserve Funds	<u>\$112,810</u>	<u>\$117,834</u>	
Total	<u>\$200,380</u>	<u>\$189,371</u>	<u>\$11,009</u>

Note According to the Emerald Bay Homeowners Association bylaws, operating cash can only be designated for operating expenses, and capital cash can only be designated for capital expenses.

OPERATING SUMMARY

<u>Revenue</u>	<u>Current Month</u>		<u>2023 Year To Date</u>		<u>2022 YTD</u>	
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Dues	\$37,373	\$37,568	\$334,093	\$338,108	(\$4,015)	\$322,465
Other	\$1,602	\$924	\$29,405	\$19,266	\$10,139	\$22,874
Total	<u>\$38,975</u>	<u>\$38,492</u>	<u>\$363,498</u>	<u>\$357,374</u>	<u>\$6,124</u>	<u>\$345,339</u>
Expense						
HOA	\$45,310	\$44,087	\$348,458	\$359,637	\$11,179	\$344,288
Total	<u>\$45,310</u>	<u>\$44,087</u>	<u>\$348,458</u>	<u>\$359,637</u>	<u>\$11,179</u>	<u>\$344,288</u>
Net						
Operating	<u>(\$6,335)</u>	<u>(\$5,595)</u>	<u>\$15,040</u>	<u>(\$2,263)</u>	<u>\$17,303</u>	<u>\$1,051</u>

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - August 2023	\$139,248	
Capital from Sale of Property	\$1,500	\$8,000
Capital Dues	\$305	\$2,295
Gain on Sale of Vehicle	\$0	\$0
Capital Purchases	<u>(\$4,538)</u>	<u>(\$19,867)</u>
Total	<u>\$136,515</u>	<u>(\$9,572)</u>

TREASURER'S REPORT

CLUB FINANCIAL SUMMARY - Sept 2023

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous</u>	<u>Difference</u>
Operating	\$289,379	\$274,964	
Reserve-Upper Neches River Lease (211.00 mth)	\$13,557	\$11,025	
Total Operating	\$302,936	\$285,989	
Capital Emergency Reserve (Non Recurring)	\$50,000	\$49,489	
Building Reserve (capped at \$500K)	\$147,961	\$114,482	
Bridge Reserve (capped at \$50K)	\$50,000	\$50,000	
Golf Course Renovations Reserve (capped at \$500K)	\$125,553	\$118,392	
Kitchen Equipment Reserve (capped at \$25K)	\$14,040	\$19,996	
Capital Non Reserve	\$697,524	\$796,595	
Total Capital	\$1,085,078	\$1,148,954	
Total Cash	\$1,388,014	\$1,434,943	(\$46,929)

***Note* According to the Emerald Bay Club bylaws, operating cash can only be designated for operating expenses, and capital cash can only be designated for capital expenses.**

OPERATING SUMMARY

	<u>Current Month</u>		<u>2023 Year To Date</u>			<u>2022 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Revenue						
Dues	\$161,634	\$162,657	\$1,456,217	\$1,463,913	(\$7,696)	\$1,279,389
Food & Beverage	\$89,841	\$64,962	\$619,499	\$623,512	(\$4,013)	\$587,813
Pro Shop	\$43,878	\$27,111	\$300,604	\$290,060	\$10,544	\$296,060
Other	\$8,666	\$8,614	\$99,506	\$83,926	\$15,580	\$119,834
Total	\$304,019	\$263,344	\$2,475,826	\$2,461,411	\$14,415	\$2,283,096
Expense						
Administration	\$60,906	\$51,600	\$438,117	\$445,381	\$7,264	\$427,619
Clubhouse	\$27,807	\$22,547	\$200,250	\$194,093	(\$6,157)	\$182,803
Food & Beverage	\$101,405	\$90,557	\$756,123	\$774,032	\$17,909	\$724,290
Golf Course	\$96,648	\$94,046	\$704,868	\$725,704	\$20,836	\$609,016
Pro Shop	\$47,213	\$33,483	\$298,601	\$287,123	(\$11,478)	\$269,407
Total	\$333,979	\$292,233	\$2,397,959	\$2,426,333	\$28,374	\$2,213,135
Sub-Net						
Operating	(\$29,960)	(\$28,889)	\$77,867	\$35,078	\$42,789	\$69,961
Other						
Expenses						
Contingency	\$396	\$5,000	\$6,458	\$15,000	\$8,542	\$8,158
Bad Debts	\$1,399	\$583	\$7,668	\$5,247	(\$2,421)	\$2,307
Bonus Pool	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Relief						
Payments	\$0	\$0	\$0	\$0	\$0	\$0
Income Tax Expense	(\$677)	\$0	\$7,737	\$8,000	\$0	\$5,244
Net Operating	(\$31,078)	(\$34,472)	\$56,004	\$6,831	\$48,910	\$54,252

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance- Aug 2023	\$1,067,438	
Capital Initiations	\$45,000	\$285,000
Capital Dues (Sept 2023)	\$14,150	\$114,754*
Refund of Initiation Fees	\$0	-\$75,000
Gain on Sale of Asset	\$0	\$7,600
Credit on Capital Purchases	\$0	\$2,989
Capital Purchases	-\$41,511	-\$363,998
	<u>\$1,085,077</u>	<u>-\$28,655</u>

*Accrued to date less pro rated dues

MEMBER DELINQUENCIES (90 Days and Over)

Total: **\$17,617.90**



LIBRARY NEWS

*Please do not shelve books.
We have a system in place.
Either place in the large basket or
on any shelf near by.*

WE ARE ONLY ACCEPTING ...

- NOVELS
- BIOGRAPHIES
- AUDIO BOOKS
- DVD'S

FROM THE YEAR 2010-Present

Please check the copyright year

MAGAZINES only in current month

Please no more puzzles



EMERALD BAY COMMUNITY CHURCH

Invites you and your guests to:
Sunday Worship Service-
9:00 a.m. in the Sanctuary

If unable to attend, join us each Sunday Online here:
www.emeraldbaychurch.org
click Live or Video tab

Sunday Bible Class-10:15 a.m.
Fellowship Hall

Weekly Bible Classes in the Fellowship Hall
Women's Bible Study meets Mondays at 10:00 a.m.
Men's Bible Study meets on Thursdays at 8:00 a.m.

160 LaSalle Road, Bullard, TX 75757
903-825-3642 – office@emeraldbaychurch.org





EMERALD BAY COMMUNITY CHURCH

NOVEMBER ACTIVITIES

We are a Multi-denominational Church and we invite you to attend any or all Activities that are offered through the Church.

You do not need to be a church member to participate.

- ◆ Monday, November 6, 13, @ 10:00 AM Ladies Bible Study – Fellowship Hall with Refreshments
- ◆ Thursday, November 2, 9, 16 and 30 @ 8:00 AM Men's Bible Study –Fellowship Hall with Refreshments
- ◆ Monday, November 6 & 20 @ 6:30 PM Jam Sessions in Fellowship Hall
- ◆ Sunday, November 12 @ 9:00 AM – Veteran's Day Church Service honoring our Veterans in the Community
- ◆ Thursday, November 16 @ 1:00 PM Blanket Ministry (Cut & Tie) in Fellowship Hall
- ◆ Saturday, November 18 @ 6:00 – 10:00 PM "Parents Night Out" – Drop the kids off at the Fellowship Hall for a fun evening of Activities while you enjoy a "Date Night" or get a jump on your Christmas shopping before the crowds. Please make a reservation for your spot.

Save the Date...

- ◆ Sunday Afternoon, December 3 – Christmas Tree Lighting in Emerald Bay
- ◆ Sunday, December 10 – Christmas Cantata
- ◆ Sunday Evening, December 17 @ 5:00 PM- Christmas Concert...Family Fun

For more information, please call the Office at 903-825-3642.



CHILDREN'S LIBRARY

Located in the Presidents' Room

**Please stop by and take a
look or take a book!!**

Please return books in basket on top of
children's library.



If you have any questions, please call Krista Yeary @ 903-258-9985

Guidelines for Letters to the Editor

Members have recently submitted letters or articles for publication in the Rainbow Review. In order to be fair to all, the Editor has developed a set of criteria that will be used to evaluate material submitted for publication. Articles should be composed as "Letter to the Editor" as, Board Sponsor, by email: eclarkcuso@aol.com

Hard copies will not be accepted. Guidelines follow:

1. Letters should discuss matters that are relevant to a majority of the membership and must identify the author.
2. Editor reserves the right to edit letters in local newspapers. Letters must be sent to Edd Clark for accuracy, clarity and length. Comments 250 words or fewer have the best chance of being published. There is no guarantee that all letters will be published.
3. No letters will be published that impugn the character of veracity of individual members of the club.
4. Members are reminded that complaints, if any, about staff are to be channeled directly and confidentially to the general manager. Complaints or criticisms of staff will not be published.



Edd Clark
Board Sponsor
eclarkcuso@aol.com

Barbara Baker
Publisher & Editor
btbaker74@gmail.com

Emerald Bay Club, Inc., does not guarantee the accuracy of any representation contained in any article or advertisement in the publication.

Any comments and/or suggestions regarding **editorials** should be addressed to **Edd Clark**

Any advertising in this publication should be addressed to:

Cindy Philpott
903-825-3388
adminoffice@emeraldbayclub.org

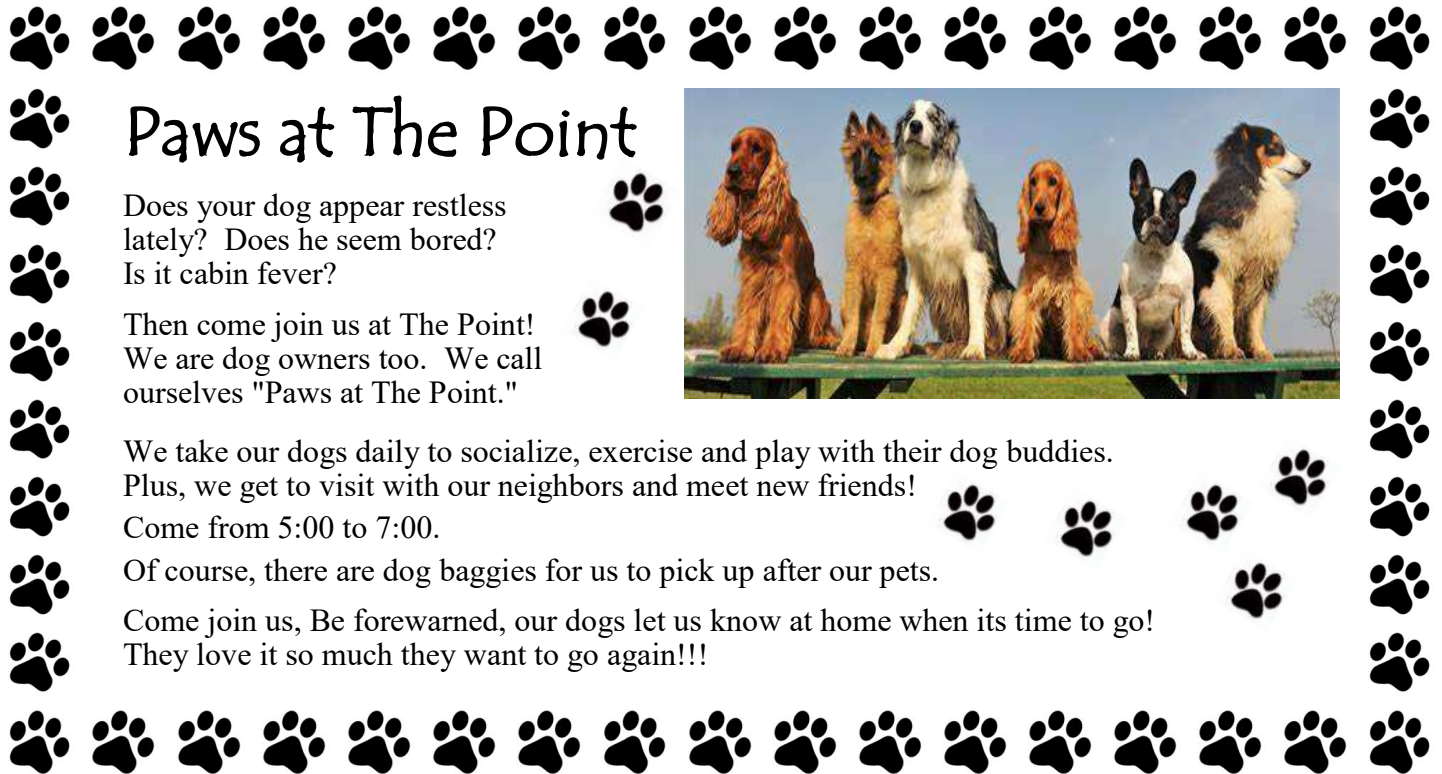

Articles should be submitted to **Barbara Baker by the 20th of the month.**



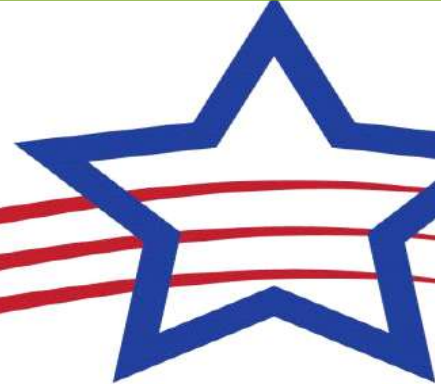
November Events

- Nov. 1: LGA playday**
- Nov. 2: Pokeno Night**
- Nov. 4: Benevolence Night of Giving
- Family Feud**
- Nov. 4-5: R/G Cup**
- Nov. 9: LGA Playday & meeting**
- Nov. 9: Board Work Session**
- Nov. 10: Veteran's Scramble**
- Nov. 11: MGA event**
- Nov. 16: Board Meeting**
- Nov. 18: LGA Turkey Trot**
- Nov. 23: Thanksgiving Day Brunch**
- Nov. 25: Bingo Night**
- Nov. 28: EB Singles**
- Nov. 30: Christmas Pokeno Night**


Nov. 2nd pokeno 6:00-8:15
Ladies Night Out
 COME JOIN THE FUN!!
 Bring wrapped gift valued @ \$10.00
 Bring \$5.00 for the final Blackout Game!!
 Happy hour prices on housewines, draft beer and well drinks!!
 Hors d'oeuvres \$8.00
 Must be 21+


Paws at The Point

 Does your dog appear restless lately? Does he seem bored? Is it cabin fever?
 Then come join us at The Point! We are dog owners too. We call ourselves "Paws at The Point."
 We take our dogs daily to socialize, exercise and play with their dog buddies. Plus, we get to visit with our neighbors and meet new friends!
 Come from 5:00 to 7:00.
 Of course, there are dog baggies for us to pick up after our pets.
 Come join us, Be forewarned, our dogs let us know at home when its time to go! They love it so much they want to go again!!!

VETERANS
DAY



3rd

Annual



FRIDAY, NOVEMBER 10TH

***Calling all Veterans to come out and
join us for an afternoon of fun!***

We will have a 9-hole scramble format.

The cost is \$5.00 cash.

You must be a Veteran to participate.

Teams will be paired based on branch of service.

Please register in the Pro Shop.



NEIGHBORHOOD GROUPS

MONTICELLO SUPPER CLUB

Residents in the Monticello area meet for supper on the second Tuesday of each month. Any persons living near Monticello Lane are welcome and invited to attend. Members of the group take turns hosting the meal, which may be at the club, at their home, or at a restaurant of their choice. For information contact:

Carl Smith, cwsmith8999@outlook.com

WILLIAMSBURG LANE, PARK RIDGE AND ST. CROIX

The residents of Williamsburg Lane, Park Ridge and St. Croix will meet on the 3rd Tuesday of the month for dinner and visiting. For information contact:


Gigi Gibb, jeanne@gibbagency.com or
Becky Kirkpatrick, tylerkirks@yahoo.com.

EMERALD BAY SINGLES

We will gather together every 4th Tuesday of the month at 5:30 p.m.

Neighborhood Groups

Information pertaining to neighborhood groups can be sent to Barbara Baker, at btbaker74@gmail.com



*Thanksgiving
Mahjongg Luncheon
Tuesday, November 14
11:30-3:30*

Hostesses

Susan Brice

Faye Cage

Janet Chase

Judy Clark

Cathy Clymer

Valli Franklin

Carolyn Hendricks

Joan Henness

Connie Hughes

Annie Marsey

Gloria Rognlie

Joyce Sawyer

Joyce Smith

Gloria Swift

Jane Watson

Anne Welch

Please RSVP by November 7 to:

Carolyn Hendricks

903-825-7663

carmike1961@gmail.com



DONATE

In Loving Memory of those
forever in our hearts.

DONATE

In honor of a loved one.
Birthday, Christmas, Mother's
Day, Father's Day or
Anniversary

**Emerald Bay Benevolence
Foundation**

CALL or EMAIL

903-504-4453

ebbenevolence@gmail.com

Or mail to:

**P.O. Box 891
Bullard, TX 75757**



TURKEY SHOOT

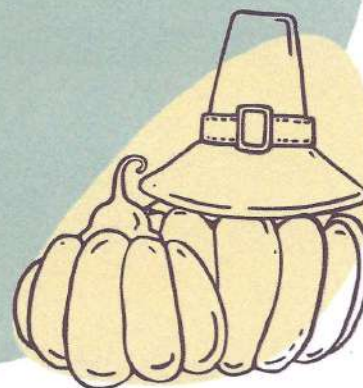


THANKFUL FOR OUR LGA LADIES
GRATEFUL WE CAN AWARD PRIZES FOR ALL
BLESSED WE CAN GET TOGETHER

FOUR PERSON SCRAMBLE
SIGN UP SHEET IN PRO SHOP
PRO SHOP WILL PUT TEAMS TOGETHER
SIGN UP BY THURSDAY 11/16/2023 5:00 PM

SATURDAY, NOVEMBER 18, 2023

9:30 SHOTGUN



GIBB INSURANCE AGENCY

33 YEARS EXPERIENCE SAVING CLIENTS MONEY ON THEIR INSURANCE

We are an INDEPENDENT INSURANCE AGENCY.

- **We will shop multiple companies.**
- **We will find you the right coverage at the best price.**

We can quote all your insurance needs for Home, Auto, Boats, RV's, Motorcycles, Jet Skis, golf Carts, even Health, Life or Long-Term Care.

We have some home companies that give up to a 25% discount for living in Emerald Bay.

Bundle home and auto for better prices.

Ask for **Gilbert Gibb**



903-561-0009
13381 Hwy 155 South
Tyler, Texas
(Just north of Grande)

Call and Save!

Let's Share Christmas Joy Around the Bay!!

**You've Been Socked is back
again for the 3rd year!**



*** Instructions are in the back of this
Rainbow Review**

Mission Golf Cars



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Christmas In The Bay

Sunday, December 3rd

4:00pm – 6:00 pm

Front Lawn & West Room



**Please plan to attend the FIRST Christmas In The Bay and Tree Lighting Ceremony to kick off the Holiday Season!
Feel free to bring your friends and family!**

- ❖ *Pictures with Santa*
- ❖ *Games for children*
- ❖ *Snacks and drinks*
- ❖ *Ornament making*
- ❖ *Letters to Santa*
- ❖ *Special Performance*
- ❖ *AND*
- ❖ *The lighting of the new Christmas trees*

Special Thanks to the organizations within the Bay (MGA, LGA, Women's Club and the EB Community Church) that have donated trees!!!

If you have any questions, please contact Kathy Miller @ 469-734-8435 or by emailing jkmiller9485@gmail.com



QUIT DONATING MONEY TO THE POWER PLANTS!



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Tyler Morning Telegraph
READERS CHOICE AWARD



Tyler Morning Telegraph
READERS CHOICE AWARD

Scan to schedule your FREE Energy Assessment today!





Christmas Mah Jongg Luncheon

Wednesday, December 6, 2023

11:30 to 3:30

*Please be our guest and stay for an afternoon
of fun and Mah Jongg*

Hostesses

Synphia Adams

Nancy Broyles

Phyllis Coomer

Chris Crawford

Kathy Daw

Barbara Donalson

Virginia Goodson

Bonnie Lattimore

Pat Love

Janice McGowen

Diana Muse

Cheryl Myers

Gloria Rognlie

Noreen Shannon

Esther Spencer

Nan Stegemoeller

Bernice Stubblefield

Gloria Swift

Jan Verzosa

Cathy Wright

Please make your reservation by

Wednesday, November 29, 2023

Jan Verzosa

jverz69@gmail.com

Virginia Goodson

1-713-838-5915

goodsongroup@airmail.net

**If you have a dietary restriction please mention it when
you make your reservation**



ETX HEARING AIDS

Helping You Hear Now

BLOW OUT PRICE REDUCTION*

3 year Warranty ~ 12 Month same as cash with Approved Credit
Lifetime Office Care, FREE of Charge

1 FREE TV Link Remote or Audio Streamer with Purchase of a set of Hearing Aids.

We are now able to enhance and improve your hearing and understanding considerably more than your current hearing aids. Our latest hearing aids directly connect to your TV and phone. They also have wireless ear to ear technology which makes millions of calculations every second, allowing you to hear and understand in a crowded or noisy environment much better than before. Plus, they are now available in rechargeable, no batteries to buy.

During this month the office visit is FREE and the hearing screening is FREE!
If the results show that you are experiencing hearing loss, you can be fitted with the hearing aids of your choice and try them for 30 days. If you don't think they are improving your quality of life, just bring them back. It is that simple.

Many types of insurance now help pay for hearing aids and there are also convenient financing plans available with low monthly payments (WAC)

Manufacturer's Retail Price	
Basic	\$2,295.
Good	\$3,295.
Better	\$4,695.
Elite	\$5,595.
Best	\$6,895.

Special Pricing	
Basic	\$ 795.
Good	\$ 995.
Better	\$1,595.
Elite	\$2,295.
Best	\$2,895.



**Take advantage of this special offer.
Call 903-251-1475 to make an appointment!**

East Texas Hearing Aids

4410 Old Bullard Road, Suite 501
Tyler, TX 75703

(Behind Broadway Square Mall. Next door to Haverty's Furniture)



Michael Roach
Owner



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\$79 HVAC TuneUp



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*Women's Club December
Luncheon and Meeting
December 13th @ 11:00 am*

*Special Entertainment -
Christmas Music performed by
Curtis Clay*



*Lunch will include:
Dinner salad, Italian beef
lasagna (with extra sauce),
Texas green beans, Garlic toast
and Chocolate ganache cake
Cost is \$18.75*

*Reservations:
call or text
Letha Hopkins @ 972-977-8668
Or email:
ebwomensclub@gmail.com*



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2022 Club Cart Onward



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CALL US FOR ... COOL ... PURE.... CLEAN AIR

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*Happy
New Year*

**Help
bring in
2024
with
MOTOWN
MAGIC
featuring
Curtis Clay**

Reservations to be taken on November 27 @
9:30 by calling Marian at 903-825-3388 ext. 5



Women's Club is a social club with ties to the
Emerald Bay Benevolence Foundation.
We meet on the 2nd Wednesday of the month from
September through May, 11:00-1:00
We enjoy lunch and a special event each month.

If you are new to Emerald Bay or a previous member and
are interested in joining, please contact:

Connie Hughes @ (214) 448-6146 or
Fonda Kunkle @ (817) 658-6550

"JAM"

Session Enjoyment For Acoustic Instruments

Fiddle, Banjo, Mandolin,
Guitar, Up-Right Bass...
1st & 3rd Monday Nights,
6:30 p.m.

EBCC Fellowship Hall

Open to Everyone



Fore the Love of Golf



LGA Officers for 2023

Gerry Lamb, President 972-672-5632

gerrylamb51@gmail.com

Pat Carlson, Vice President 903-752-2008

cpatspencer@aol.com

Cheri Bogue, Secretary 903-920-5479

cbogue@bougeweb.us

Dawn Veach, Treasurer 404-394-4197

bob_v@msn.com

Kathy Miller, 1 Yr Trustee 469-734-8435

jkmiller9485@gmail.com

November Play Days

SAT & SUN, NOV 4 & 5

TOURNAMENT: R & G CUP
Match Play, 2 Day

Thursday, Nov 10th

7:45 LGA Mtg, Presidents Room
Election of Officers

Thursday, Nov. 18th

TOURNAMENT: Turkey Trot

CHRISTMAS PARTY
Thursday, December 7th



Steve's Handyman Services

Most home repair, except painting

Steve Swartout

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Fencing
electrical repair

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I will tell you upfront if I can't do the job, reasonable rates



Emerald Bay
Benevolence
Foundation

501(C)3 Charity
Servicing local area & Emerald Bay

Make a donation in memory of
a loved one or
in honor of someone dear to you

CALL or EMAIL

903-504-4453

ebbenevolence@gmail.com

Or mail to P.O. Box 891
Bullard, TX 75757

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Women's Club

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FREE ESTIMATES

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PAINTING



The Cart Barn

Between Emerald Bay and Brookshire's on FM 344 W

I have been a resident of Emerald Bay for over 20 years and I look forward to helping you with all your golf cart related needs.

Call 903-825-3416

Accessory Sale:

Sunbrella Track Style Enclosure \$700
Lazy Life Custom Seats starting at \$600
Custom Wheels & tires from \$550 to \$900
Many styles and sizes of custom wheels and tires in stock.

Golf Cart Batteries For Sale



TROJAN
BATTERY COMPANY

Call for pricing on batteries.

Join our Annual Maintenance Program and allow us to keep your cart in good condition. AMP members also receive reduced rates on labor charges. For more information or to sign-up call 903-825-3416 or email me at drogers@cartbarn.net.

Senior Club Champion

Mark Logan - 141 (-1)

White Tee First Flight

1st Gross - Mark Logan - 141 (-1)
\$115 Club Credit

2nd Gross - James Naegeli - 148 (+6)
\$80 Club Credit

1st Net - David Finch - 139 (-3)
\$115 Club Credit

2nd Net - John Taylor - 147 (+5)
\$80 Club Credit

White Tee Second Flight

1st Gross - Paul Littlejohn - 151 (+9)
\$115 Club Credit

2nd Gross - TJ Martin - 158 (+16)
\$80 Club Credit

1st Net - David Anthony - 144 (+2)
\$115 Club Credit

2nd Net - Ralph Smith - 144 (+2)
\$80 Club Credit

White Tee Third Flight

1st Gross - Dennis Rogers - 157 (+15)
\$115 Club Credit

2nd Gross - Nicky Baugh - 164 (+22)
\$80 Club Credit

Super Senior Club Champion

John Miller - 154 (+12)

1st Net - John Frederick - 142 (E)
\$115 Club Credit

2nd Net - Terry Vining - 143 (+1)
\$80 Club Credit

Gold Tee First Flight

1st Gross - John Miller - 154 (+12)
\$85 Club Credit

2nd Gross - Bob Boyce - 157 (+15)
\$55 Club Credit

1st Net - Joe Stubblefield - 148 (+6)
\$85 Club Credit

2nd Net - Rudd Marlowe - 149 (+7)
\$55 Club Credit

Gold Tee Second Flight

1st Gross - Van Vandiver - 157 (+15)
\$85 Club Credit

2nd Gross - Larry Melhart - 163 (+21)
\$55 Club Credit

1st Net - Edd Clark - 136 (-6)
\$85 Club Credit

2nd Net - Mike Johnson - 150 (+8)
\$55 Club Credit

**M
G
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S**





*In Loving
Memory*

THOSE WE LOVE

don't go away, they

WALK BESIDE US

Every day. Unseen, unheard, but

ALWAYS NEAR,

Still loved, still missed, and very dear.

Donations have been made to the Emerald

Bay Benevolence Foundation in memory of:

Al Byrnes

Tony Carter

Audrey Ezzo

Ben Keller

Lee Rognlie

Tom Wright





GOLDEN TEES

EMERALD BAY

The Golden Tees are about camaraderie!

Membership is \$25 per year.
Age requirement is 60 and above and all handicaps are welcome.
Your score doesn't matter as we have some players
who may score in the 70's and some in the 100's.

Play days are Tuesday, **8:30** a.m. and Friday at **8:00** a.m.
in the Spring and 1:00 p.m. in the Fall.

We normally have three to four players on a team
and we play a nine hole scramble.

Please arrive 30 minutes before tee time to allow us time to form the teams.
We do our best to make the teams even - using an
A,B,C,D system based on your handicap.

It costs \$1.00 to play and the winning team members receive \$3.00.
It's not about the money! It's about the friendships.

Our excess funds are to used offer scholarships to Bullard High School students.
We also make donations for other events that are sponsored by the LGA and MGA.

We have two banquets per year.
Our Guests of Honor at the Fall Banquet are the widows
of past Golden Tees members.

Come out and play golf with a great group of men that form the Golden Tees.

If you have questions, please call:

Don Spencer
President
(832) 444-6597

Rory Laney
Vice President
(281) 300-7156

Dan McLeod
Treasurer
(903) 504-6993

Emerald Bay - Compliance Form

Emerald Bay Club, Inc. and Emerald Bay Homeowners Association ("Emerald Bay"), provides this form for members to report any activity or perceived violation of Emerald Bay By Laws, Rules and Regulations or Restrictions and Covenants. All submitted forms shall be kept strictly confidential and limited in its access for further action(s) as so determined by Emerald Bay Club management and/or Emerald Bay's Board of Directors as is required.

Type of Violation - (Please check Box that Applies):

- Nuisance, Obnoxious or Offensive Activity
- Property Compliance
- Construction, Lawncare or Other 3rd Party Compliance
- Animal Control
- Other

Date of Violation: _____ Time of Day Event/Action Occurred: _____

Address or Location Where Event/Action Occurred: _____

Description of Activity or Perceived Violation:

Reporting Member Name (Please Print): _____

Membership Number: _____

Signature: _____

Please place the completed form in either of the Monthly Club Bill Payment Boxes located in the Library or on outside wall by the Pro Shop door on east side of the club house



3rd Annual

“You’ve Been Socked 2023!”

Christmas time is oh so near, so we are preparing to send more cheer this year!

When you get a **SOCK** surprise, open and enjoy some holiday fun right before your eyes.

1. When you receive your sock, place your “We’ve been Socked” sign, ‘that is in your sock’, on your front door/window.
2. Within 2 days, tear out the copies of the instructions and the “We’ve been Socked” sign in the back of this Rainbow Review, to put in the socks you will deliver.
3. Gather special holiday treats and deliver to 2 more friends/neighbor’s homes in EB, making sure to not let them see you.

Here’s to Spreading More Christmas Cheer!





**We've Been
Socked!**



**We've Been
Socked!**

NOVEMBER 2023 CLUB EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Party Bridge	2 LGA Play Day	3 Golden Tees	4 R/G Cup
5 R/G Cup	6	7 Golden Tees LGA Board Mtg. - Pres. Rm. - 4pm	8 Greens Cmte. - Pres. Rm. - 9a - Private Party Bridge	9 Board Work Session - 6p - West Rm. LGA Play Day & Mtg. - Pres. Rm.	10 Golden Tees Veteran's Day Scramble - 2p	11 MGA Event
12	13 Bullard H.S. Tournament	14 Golden Tees	15 Party Bridge	16 Board Mtg. - 6p - West. Rm.	17 Golden Tees	18 LGA Turkey Trot & Mtg.
19	20	21 Golden Tees	22 Party Bridge Pro Shop Closes @ 1p	23 Club Closes at 2pm Happy Thanksgiving Office Closed Pro Shop Closed	24 Golden Tees	25 Bingo Night
26	27	28 Golden Tees	29 Party Bridge	30		

NOVEMBER 2023 FOOD & BEVERAGE



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5 Breakfast Menu Private Event - Pres. Rm.	6 Club Closed	7 Chicken Piccata {plated} Christmas Brunch Planning Meeting- 6pm - Pres. Rm. ...	1 Liver & Onions (plated)	2 Benevolence Auction - Pres. Rm. Blackened Shrimp on Cheese Tortellini (plated) Pokeno Night	3 Benevolence Auction - Pres. Rm. Steak Tampiquena (plated)	4 Benevolence Auction - West & Pres. Rms. Menu Service
12 Breakfast Menu	13 Club Closed	14 B-Day Club - Pres. Rm. Private Shrimp Enchiladas (plated) Thanksgiving Mah Jongs Party - West Rm.	8 Smothered Pork Chops (plated)	9 Mama's Pot Roast (plated)	10 Private Event - West Rm. Red Snapper Ponchartrain (plated)	11 Cocktail Party Planning Mtg - Pres. Rm. - 10a - Private Menu Service Veterans' Party - 6pm - West Rm. - Private
19 Sensational Sunday Brunch	20 Club Closed	21 Pork Stew w/ Hatch Green Chiles (plated)	15 Chicken Fried Chicken (plated) Private Event - Pres. Rm.	16 Polish Platter (plated)	17 Baked Ziti w/ Italian Sausage (plated)	18 Tortilla Crusted Tilapia (plated)
26 Breakfast Menu	27 Club Closed	28 Chicken Fried Pork Loin (plated) EB Singles	22 Seafood & Chicken Paella (plated)	23 Club Closes at 2pm Food & Beverage Closes at 1:30pm Private Event - Pres. Rm. Thanksgiving Buffet	24 Greek Leg of Lamb (plated)	25 Italian Buffet
			29 Gyro Platter (plated)	30 Christmas Pokeno Night Grilled Shrimp (plated)		