



RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT
BULLARD, TX
75757

PRSR STD
CAR RT
SORT
PERMIT 54
BULLARD,
TX 75757

OCTOBER 2023

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**NOVEMBER 4TH,
2023**

NIGHT OF GIVING

FAMILY FEUD

Emerald Bay Way

Pot of Gold,
Paddle Game
+ New Games

**Live Auction, Silent Auction
and Raffle**

Proceeds to help with
School Supplies,
Christmas for Kids,
Summer Lunch Program,
Scholarships, Individual
and Family Assistance,
much more...



**EMERALD BAY HOMEOWNER'S ASSOCIATION
MONTHLY BOARD MEETING AGENDA
SEPTEMBER 21, 2023, 6:15 P.M.
CLUBHOUSE - WEST ROOM**

CALL TO ORDER

CHRIS BROOKS

APPROVAL OF MINUTES

CHRIS BROOKS

TREASURER'S REPORT

BOB VEACH

The HOA Financial Summary for August shows revenue of \$41,368, reflecting a positive variance to budget of \$2,851 primarily related to the timing of our cable franchise income. Expenses of \$38,583 were over budget by \$1,905, related primarily to supply expense for chair replacement and guest pass tickets for DwellingLive. The net operating shows a positive variance of \$946. Year to date total net operating is \$18,042 over budget. Total Cash on Hand is \$211,605 and the Capital Funds Balance is \$115,543 both are strong for the HOA.

OLD BUSINESS

NEW BUSINESS

- **MOTION TO RELEASE BUDGETED CAPITAL FUNDS NOT TO EXCEED \$50,000 FOR THE PURPOSE OF ASPHALT REPAIR, REPLACEMENT, AND RESEALING AT THE FRONT ENTRANCE.**

RICH COLE

I move that we release budgeted capital funds not too exceed \$10,000 for repair, replacement, and resealing of asphalt at the front entrance.

Motion 2nd: Ed Hare

Motion passes unanimously.

NOMINATING COMMITTEE ANNOUNCEMENT

ED HARE

Mr. Hare announced that he will be putting together the nominating committee and stated that anyone interested in serving on the committee should contact Mr. Hare directly.

COMMITTEE REPORTS:

ARCHITECTURAL REVIEW – NO REPORT

LEGAL – NO REPORT

ED HARE

PLANNING & BY-LAWS

NAN STEGEMOELLER

Planning and Bylaws Committee have been working closely with the General Manager Shaun Poe, and the Business Manager Marian Gardner to bring to the membership an Amendment to the Restrictions and Covenants granting the Emerald Bay Homeowners Association the ability to assess fines as required by HB 614 that is effective January 1, 2024. Additionally, we have worked closely with our legal counsel to ensure that we are following state law. Ballots were mailed September 1st to every property owner. Town Hall meetings have been held September 6, September 12, and September 13. Additional Town Hall meetings will be October 3 at 6:30 p.m. and October 4 at 9:30 a.m. Ballots are due by 5:00 p.m. October 11. There must be a positive vote from 66% of the property owners. That is 374 approval votes. In addition, a FAQ sheet has been delivered to every household covering the most frequently asked questions. An approval vote is a positive for our community and affords protection for all our property owners and is the first step in developing a policy for imposing fines. The next step will require input and approval of the membership to determine the fine policy. If the Amendment fails our ability to assess fines to offenders will cease December 31, 2023. Thank you to members of this committee: Rich Cole, vice chair, Carl Smith, Trip Wilcox, and Sherrill Tompkins.

PROPERTY COMPLIANCE**ED HARE**

Neighborhood appearance continues to rank #1 in the amenities list that influenced the decision to apply for membership and to purchase and own property in Emerald Bay. It is a community effort. Let's continue to work together to keep the way we look at the top of the list.

ENGINEERING – NO REPORT**EDD CLARK****SECURITY****RICH COLE****Security incident reports: Aug. 21 – Sept. 18, 2023**

EMS	6
Run stop sign, verbal warning	1
Alarm – Club	1
Suspicious person	1
Assist resident – no EMS	2
Contractors working late	1
Power outage	<u>1</u>
TOTAL	13

Daily Entry Authorization (August):

Guest	3019
Resident	1
Tenant	0
Party / Event	45
Realtor	22
Other	<u>0</u>
Total	3087

Automatic gate activity—————27646

Traffic Citations (August):

Members	1
Guests	1
Contractors	1
E. B. Employees	0
Vendors	<u>0</u>
Total	3

Courtesy Patrol Requests:

New	3
Total currently active	2

DIRECTORS' COMMENTS:

Mr. Hare thanked Edd Clark for his hard work in coordinating the ditch work project on Moore Lane.

PRESIDENT'S COMMENTS:**CHRIS BROOKS**

Mr. Brooks stated that if you haven't brought your ballot in, please do so as soon as possible, as well as encouraging your friends and neighbors to cast their ballot.

Mr. Brooks stated that the past couple of months it has been slow at the club related to the hot weather we experienced throughout the summer and with the summer temps cooling off, encouraged everyone to start coming back to the club.

MEMBER COMMENTS:

Member requested that our community commend Tommy for the outstanding work that he did to maintain our golf course at a high level while enduring the drought conditions and challenging staffing levels he was working with. Mr. Brooks and the Board of Directors agreed.

Member inquired about the budget process and as to why the meetings with staff and finance committee were closed to the general membership. Mr. Brooks stated that the initial meetings are for the staff to meet with the Finance Committee to work on the budget to present to the Board. In these meetings, confidential information related to individual staff payroll is discussed, and that is why the meetings are closed. The Board then approves the proposed budget to be sent to the membership for review. The membership is invited to the Budget Hearing where they can ask any questions related to the budget for the Club and HOA. After the hearing, the Board will take into consideration the questions and or concerns from the hearing and determine if any changes will be made to the budget before the next board meeting. The Board of Directors will then approve the budget for the upcoming year.

Member inquired as to the standards that the committee has set for the GM related to the budget and is the CPI considered during the process. Bob Veach explained that during the budget process, the committee does review the current CPI and takes that into consideration for budgeting purposes.

Member asked why the membership doesn't get to vote to accept the budget. Another member stated that the Board considers input from the budget hearing when making the final decision on the budget. A third member then explained that two years ago there was an objection to a capital project, and the board at that time adjusted the budget before voting on the final budget.

Member asked about the language in the ballot concerning property owner responsibility for damages to HOA property caused by their contractor. Rich Cole explained that the HOA always deals with the contractor, their company, or their insurance company to resolve the issue first, and that historically in Emerald Bay, no property owner has been charged for damages caused by a contractor.

Member stated that if the ballot does not pass, that it will be two years before the proposed amendment could be brought up for another vote, which will limit the HOA's ability to control speeding within our community as the HOA would only be able to issue a letter to those who are speeding. Member further stated that it is concerning as the demographics are changing in the community, and we have more people walking, running and even more children using our streets. Also, the board may have consider bringing back speed bumps if their ability to fine is removed to control speeding which the community members would have to pay for the cost to add speed bumps. Nan Stegemoeller stated that the amendment would need to pass in order for the HOA to continue as we currently operate. Member then asked how many ballots have been turned in. Chris Brooks stated 231 as of today.

Member stated that when we previously had speed bumps they did not work. Vehicles would slow down for one by the church pond, then speed up and sometimes would be traveling up to 50 mph by the time they passed the MUD. Speed bumps simply do not work. Furthermore, the mailbox located at the MUD office has been hit three times and the individual's insurance paid for the damage.

Member stated that members should have more respect for the community, and refrain from speeding.

Scott Hagy stated that speeding is not the only issue here if the ballot does not pass and the HOA no longer could fine. For example, you could potentially see someone park a boat or rv on their lot or driveway, exceeding the time allowed, and the Board would only be able to issue a letter. .

ADJOURNMENT – 6:49

THANKS

**to all Emerald Bay residents for continuing to
use the restaurant and other club facilities**

**EMERALD BAY CLUB, INC.
MONTHLY BOARD MEETING AGENDA
SEPTEMBER 21, 2023, at 6:00 P.M.
EMERALD BAY CLUB HOUSE – WEST ROOM**

CALL TO ORDER**CHRIS BROOKS**

Excused absence: Wanda Shaeffer

PRAYER**DAN LATTIMORE****APPROVAL OF MINUTES****CHRIS BROOKS****TREASURER'S REPORT****BOB VEACH**

In August, total revenue of \$242,691 was under budget by \$16,416. This is related to shortfall of dues of \$1,539 based on current mix of members, shortfall on guest fees of \$2,653 and merchandise sales of \$1,934 in the golf shop, and shortfall in food and beverage revenue of \$9,984. The shortfalls in golf and food and beverage can be attributed to the extremely hot summer we have endured. Total expenses for the month came in at \$234,937, which is \$10,476 under budget, primarily related to cost of goods savings in food and beverage of \$5,062 and in merchandise sales of \$3,236 and the timing of fuel invoice for the golf course which was budgeted at \$4,000. Our total P/L came in under budget by \$2,693. Total Operating Cash on Hand is good at \$345,225 and capital funds are strong at \$1,067,438. Emerald Bay is financially sound.

OLD BUSINESS**NEW BUSINESS**

- **MOTION TO RELEASE BUDGETED CAPITAL FUNDS FOR THE PURPOSE OF PURCHASING THREE NEW GOLF CARTS**

BOB VEACH

I move that we release budgeted capital funds not to exceed \$30,000 to purchase three new golf carts.

Motion 2nd: Nancy De la Cruz
Motion passes unanimously.

- **MOTION TO APPROVE RELEASING EMERGENCY RESERVE FUNDS TO COMPLETE #8/#9 DITCH WORK AT MOORE LANE.**

ED CLARK

I move that we release Emergency capital reserve funds not to exceed \$30,000 to Extend the 36-inch drain line from Moore Lane to the lake for erosion control.

Motion 2nd: Scott Hagy
Motion passes unanimously.

- **MOTION TO APPROVE NEW MEMBERS**

ED HARE

I move we approve the following new members:

Ken and Jion Dietz are moving to 192 North Bay Drive. They and their children **Tucker**, age 15, **Bryce**, age 14, and **Zoe**, age 12, are moving from Tyler, TX.

Motion 2nd: Bob Veach
Motion passes unanimously.

• **MOTION TO APPROVE ADDITIONAL OCCUPANTS** **ED HARE**

I move we approve the following additional residents:

Russell D. and Sherry Vaughan are additional occupants at 261 North Bay Drive. This is the residence of member **Hestermæ Nixon**.

Motion 2nd: Bob Veach
Motion passes unanimously.

COMMITTEE REPORTS:

ACTIVITIES

NANCY DE LA CRUZ

Our previous Trivia night was very competitive and entertaining. Anyone and everyone are invited to attend Trivia night even if you don't want to play, you will have fun just watching.

The Activities Committee and the Women's Club have met several times to plan the upcoming Annual Fall Festival on October 21st, you don't want to miss it. Craft fair is going to have some new vendors so be sure to make time to visit our Craft fair. If you are interested in a Craft Booth, please contact Nancy de la Cruz at 903.754.0576. In November, we will host the Annual Veterans Golf Tournament. We are also considering having Bingo night on Saturday, November 25th. The Activities committee met on Monday to discuss Christmas and Santa in the Bay on December 3rd. This is going to be a new beginning for this special time of the year in the Bay, so be sure to make plans to attend.

FOOD AND BEVERAGE

SCOTT HAGY

We had a great response to the appetizers being available on Sunday. Come to the club or stop by to pick up your munchies for football. Also, don't forget that the club is open till 9:00 on Fridays through September. Also, beginning October, 2nd "Home Delivery" will be available in the evenings, Tuesday – Saturday from 5:00pm – 8:30pm.

GOLF COURSE/PROSHOP

BOB VEACH

With the golf course, our staffing is currently full, which is a first in quite some time. So far in 2023 we have used 70% of our annual allocation of water from Lake Palestine, and we are in good shape for the remainder of the year. In the meeting we also discussed the shoreline on hole #10 and the inlet on #12 should be our highest priority for bulkhead work next year. In the golf shop, three new golf carts have finally arrived. As for staff, we are still short of one part-time employee. Traffic has been slow due to the abnormally hot weather we experienced throughout the summer. The good news is it appears that the supply chain for merchandise has stabilized.

HOUSE

EDD CLARK

Our very own Jimmy Marvels has been employed with Emerald Bay since 2008 and has decided to retire. We are grateful and blessed to have had Jimmy with us for the past 15 years. Coming up the evening of October 12th, we will honor Jimmy for his dedication to Emerald Bay. Jimmy will be on hand at 6:00pm, so be sure to stop by and say hello.

MEMBERSHIP

ED HARE

We have welcomed 20 new members and their families to Emerald Bay the first of the year.

LEGAL – NO REPORT

ED HARE

PLANNING & BY-LAWS – NO REPORT

NAN STEGEMOELLER

ENGINEERING

EDD CLARK

Work on the ditch project at Moore Lane has started and should be completed within the next 10 – 14 days, weather permitting. Access to the golf course from Williamsburg Lane will be blocked while the work is being completed.

TRAILER STORAGE – NO REPORT
DIRECTOR’S COMMENTS - NONE
PRESIDENT’S COMMENTS - NONE
ADJOURNMENT – 6:10 PM

NANCY DE LA CRUZ

CHRIS BROOKS



Perseverance in the face of adversity.

Everyone’s friend. All fowl were free to join him.

Totally happy in his own feathers; broken wing not withstanding.

Emerald Bay’s beloved bird.



During a Friday night
TBA Happy Hour, we will
toast Pete and place a
Pelican Statue in the LGA
memorial garden.

TREASURER'S REPORT

HOA FINANCIAL SUMMARY - AUG 2023

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$72,357	\$49,727	
Capital Reserve Funds	\$23,705	\$25,000	
Capital Non Reserve Funds	\$115,543	\$113,431	
Total	\$211,605	\$188,158	\$23,447

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>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	\$37,373	\$37,568	\$296,720	\$300,540	(\$3,820)	\$286,330
Other	\$3,995	\$949	\$27,802	\$18,342	\$9,460	\$20,820
Total	\$41,368	\$38,517	\$324,522	\$318,882	\$5,640	\$307,150
Expense						
HOA	\$38,583	\$36,678	\$303,147	\$315,549	\$12,402	\$299,836
Total	\$38,583	\$36,678	\$303,147	\$315,549	\$12,402	\$299,836
Net Operating	\$2,785	\$1,839	\$21,375	\$3,333	\$18,042	\$7,314

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - July 2023	\$138,443	
Capital from Sale of Property	\$500	\$8,000
Capital Dues	\$305	\$2,295
Gain on Sale of Vehicle	\$0	\$0
Capital Purchases	\$0	(\$15,329)
Total	\$139,248	(\$5,034)

TREASURER'S REPORT

CLUB FINANCIAL SUMMARY - AUG 2023

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$331,879	\$375,096	
Reserve-Upper Neches River Lease (211.00 mth)	<u>\$13,346</u>	\$10,814	
Total Operating	\$345,225	\$385,910	
Capital Emergency Reserve (Non Recurring)	\$50,000	\$48,325	
Building Reserve (capped at \$500K)	\$146,831	\$113,318	
Bridge Reserve (capped at \$50K)	\$50,000	\$50,000	
Golf Course Renovations Reserve (capped at \$500K)	\$126,670	\$117,228	
Kitchen Equipment Reserve (capped at \$25K)	\$16,440	\$18,832	
Capital Non Reserve	\$677,497	\$776,943	
Total Capital	<u>\$1,067,438</u>	<u>\$1,124,646</u>	
Total Cash	<u>\$1,412,663</u>	<u>\$1,510,556</u>	<u>(\$97,893)</u>

***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	\$161,118	\$162,657	\$1,294,583	\$1,301,256	(\$6,673)	\$1,137,227
Food & Beverage	\$54,215	\$64,199	\$529,658	\$558,550	(\$28,892)	\$518,531
Pro Shop	\$17,767	\$23,337	\$256,727	\$262,949	(\$6,222)	\$251,136
Other	\$9,591	\$8,914	\$90,837	\$75,312	\$15,525	\$87,240
Total	<u>\$242,691</u>	<u>\$259,107</u>	<u>\$2,171,805</u>	<u>\$2,198,067</u>	<u>(\$26,262)</u>	<u>\$1,994,134</u>
Expense						
Administration	\$52,141	\$44,141	\$377,211	\$393,781	\$16,570	\$350,135
Clubhouse	\$22,653	\$21,392	\$172,443	\$171,546	(\$897)	\$160,692
Food & Beverage	\$73,648	\$78,269	\$654,718	\$683,475	\$28,757	\$634,651
Golf Course	\$62,926	\$75,947	\$608,220	\$631,657	\$23,437	\$531,924
Pro Shop	\$23,579	\$25,674	\$251,388	\$253,640	\$2,252	\$225,462
Total	<u>\$234,947</u>	<u>\$245,423</u>	<u>\$2,063,980</u>	<u>\$2,134,099</u>	<u>\$70,119</u>	<u>\$1,902,864</u>
Sub-Net Operating	<u>\$7,744</u>	<u>\$13,684</u>	<u>\$107,825</u>	<u>\$63,968</u>	<u>\$43,857</u>	<u>\$91,270</u>
Other Expenses						
Contingency	\$0	\$0	\$6,062	\$10,000	\$3,938	\$5,506
Bad Debts	(\$3,078)	\$583	\$6,268	\$4,664	(\$1,604)	\$2,961
Bonus Pool	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Relief						
Payments	\$0	\$0	\$0	\$0	\$0	\$0
Income Tax Expense	\$8,414	\$8,000	\$8,414	\$8,000	\$0	\$5,244
Net Operating	<u>\$2,408</u>	<u>\$5,101</u>	<u>\$87,081</u>	<u>\$41,304</u>	<u>\$46,191</u>	<u>\$77,559</u>

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance- JULY 2023	\$1,061,086	
Capital Initiations	\$15,000	\$240,000
Capital Dues (AUG 2023)	\$13,827	\$100,604*
Refund of Initiation Fees	-\$15,000	-\$75,000
Gain on Sale of Asset	\$0	\$7,600
Credit on Capital Purchases	\$0	\$2,989
Capital Purchases	-\$7,475	-\$321,487
	<u>\$1,067,438</u>	<u>-\$45,294</u>

*Accrued to date less pro rated dues

MEMBER DELINQUENCIES (90 Days and Over)

Total: \$13,628.90



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

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.**



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

OCTOBER ACTIVITIES

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

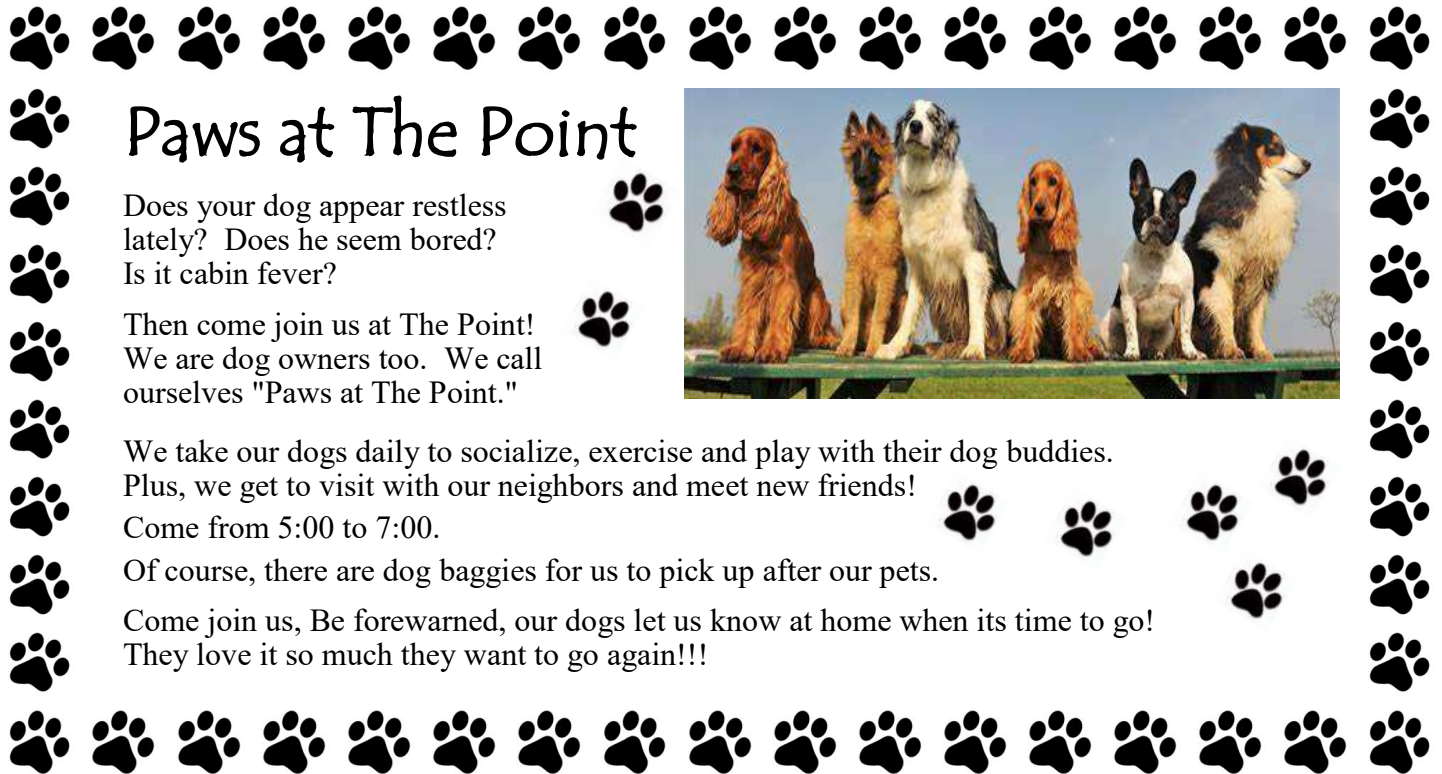

You do not need to be a member to participate.

- ❖ Monday, October 2, 9, 16, 23 and 30 @ 10:00 AM Ladies Bible Study – Fellowship Hall with Refreshments
- ❖ Thursday, October 5, 12, 19 and 26 @ 8:00 AM Men's Bible Study –Fellowship Hall with Refreshments
- ❖ Monday, October 2 & 16 @ 6:30 PM Jam Sessions in Fellowship Hall
- ❖ Sunday, October 8 @ 9:00 AM Golf Cart Church in the Church Parking Lot
- ❖ Saturday, October 21 @ 3:00 – 7:00 PM Emerald Bay Fall Festival – Visit the Church sponsored Booth for Crafts, Baked Goods & Church Information...the proceeds will go towards supporting the EB Church Youth Program and the Noon Day Pantry.
- ❖ Thursday, October 19 @ 1:00 PM Blanket Ministry (Cut & Tie) in Fellowship Hall
- ❖ Tuesday, October 31 @ 6:00 – 7:30 PM Trick or Treat at the Emerald Bay Community Church...Fun and Refreshments for all ages.

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




Oct. 5th **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!!!



LGA FALL PARTNERSHIP

Friday & Saturday 10/6 – 10/7

Format: Two person teams: Eclectic Format.

The tournament will be flighted. Each player will take their best score made on each hole for the two rounds resulting in an 18 hole score for each player. You and your partner's score will be combined for a total score.

Start: Friday Tee Times: 8:30am
Saturday Shotgun: 9:00am

Handicap: Max handicap is 36 and partner maximum handicap difference is 10 strokes

Cost: \$30 per person (will be billed to your member account)

Contests: Closest To The Hole

Prizes: 1st and 2nd Gross and Net in each flight

Sign Up: Sign up as a twosome in the Pro Shop beginning September 21st. Registration will close October 4th at noon.

For information contact:
Pat Carlson at 903-752-2008 or
Rosealie Carter at 903-570-8122



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

The logo features the words "Fall Festival" in a large, bubbly, orange font with a 3D effect. A realistic illustration of an orange pumpkin with a green stem is positioned to the right of the word "Festival". Below this, the word "AND" is written in a bold, black, sans-serif font. At the bottom, the words "CRAFT FAIR" are written in a large, orange, blocky font with a slight shadow effect.

Fall Festival
AND
CRAFT FAIR

SATURDAY, OCTOBER 21st
3:00 pm-7:00 pm

Sponsored by The Women's Club and Emerald Bay Activities Committee

The Craft Fair and Fall Fest have merged this year.

This FUN and FAMILY FRIENDLY event will include:

Craft show/family games/chili cook-off/cookie walk/ bounce house/dessert auction/face painting/beer and wine tasting AND entertainment - The Tuxedo Cats.

Tickets are \$10.00. Children under 5 years old are free. Tickets do not include food.

Reserve your spot by calling or texting Letha Hopkins at 972-977-8668
or by emailing ebwomensclub@gmail.com

To enter **Craft Fair** (\$10) contact Nancy De La Cruz
Ph: 903-754-0576
Email: nankeeling@gmail.com

To enter **the Chili Cook-Off** or donate a baked good to the **Dessert Auction**, contact Freddie Kendrick
Ph: 972-567-2906
Email: freddiediane@gmail.com

To donate cookies for the Cookie Walk, contact Julie Vining
Ph: 903-721-3489
Email: jvining@hotmail.com



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In Loving Memory of those forever in
our hearts.

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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

**The Emerald Bay Women's Club
Invites You to our annual**

**Night of Giving
November 4th, beginning at 5:30 pm**



This fun evening will include dinner, paddle games, pot of gold, raffle and silent and live auctions

The cost is \$25.00 (Charged to member account)

Dinner will include wine, beer, dinner salad, chicken cordon blue, green beans, mashed potatoes, rolls and brownies with ice cream.

Proceeds from this event benefit
The Emerald Bay Benevolence Foundation

Reserve your spot by emailing
[**EBWomensClub@gmail.com**](mailto:EBWomensClub@gmail.com)

You won't want to miss this fun evening!

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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!



*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

Connie Hughes

Annie Marsey

Gloria Rognlie

Joyce Sawyer

Joyce Smith

Gloria Swift

Jane Watson

Please RSVP by November 7 to:

Carolyn Hendricks

903-825-7663

carmike1961@gmail.com

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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

October Play Days

FRI-SAT, OCT 6-7

TOURNAMENT: FALL PARTNERSHIP

Breakfast on the Patio

Thursday, Oct. 12th

8:15 LGA Mtg, President Room

9:00 Scramble

Thursday, Oct. 19th

NO LGA PLAY

Thursday, Oct. 26th

9:00 2 low net, 2 low gross

CONGRATULATIONS TO THE LADIES' & SENIOR LADIES' CHAMPIONS

Club Champion – Sherry Roeder

Senior Club Champion – Gerry Lamb

President's Cup Winner – Lynne Stein

Club Championship 2nd Gross – Michele Goforth

Club Championship 1st Net – Marlyne Finch

Club Championship – 2nd Net – Sheryl Westhoff

Sr. Club Championship 2nd Gross – Gypson Mallon

Sr. Club Championship 2nd Net – Liz Frawley

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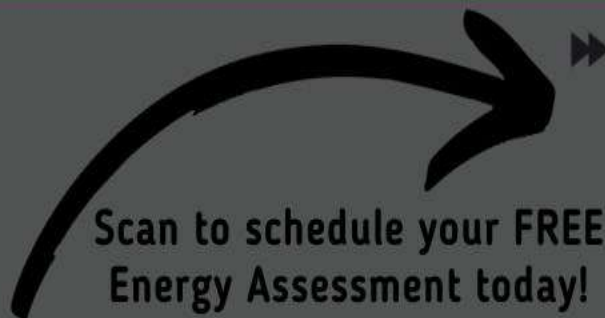
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Men's Club Championship Results

Club Champion

Chris Morris - 205 (-8)

First Flight

1st Gross - Chris Morris - 205 (-8)
\$145 Club Credit

2nd Gross - David McElveen - 226 (+13)
\$95 Club Credit

1st Net - T.J. Martin - 219 (+6)
\$145 Club Credit

2nd Net - David Finch - 225 (+12)
\$95 Club Credit

1st Net - Bob Veach - 216 (+3)
\$145 Club Credit

2nd Net - John Taylor - 218 (+5)
\$95 Club Credit

Third Flight

1st Gross - Michael Brosang - 251 (+38)
\$145 Club Credit

2nd Gross - Jim Walker - 261 (+48)
\$95 Club Credit

Second Flight

1st Gross - Chris Woodward - 238 (+25)
\$145 Club Credit

2nd Gross - Graham Welch - 241 (+28)
\$95 Club Credit

1st Net - Greg Jones - 211 (-2)
\$145 Club Credit

2nd Net - David Honeycutt - 216 (+3)
\$95 Club Credit

Thank you to all who participated and congratulations to our winners!!!





Deadline
for ballots
October 11th at 5:00 pm

Emerald Bay Benevolence Foundation

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

CALL or EMAIL

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ebbenevolence@gmail.com

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

Supported by Emerald Bay Women's Club



GOLDEN TEES

2023 FALL GOLF TOURNAMENT

OCTOBER 12-13



TITLE SPONSOR

\$1,000

- Company logo on all printed material and signage, prominently displayed.
- Two Honorary Sponsor seats at awards luncheon.
- Numerous mentions as Title Sponsor during breakfast, luncheon and awards ceremony.
- Signage will remain on the course throughout the weekend, to allow everyone in the Emerald Bay Community to see your support of the Golden Tees.

CART SPONSOR

\$500

- Company logo on signs displayed on every Golf Cart during the tournament.
- Two Honorary Sponsor seats at awards luncheon.
- Numerous mentions as Cart Sponsor during breakfast, luncheon and awards ceremony.

BEVERAGE SPONSOR

\$250

- Company logo on signs displayed at each of the beverage stations.
- Numerous mentions as Beverage Sponsor during breakfast, luncheon and awards ceremony.

HOLE SPONSOR

\$100

- Company logo on signs displayed on one tee box
- Recognition as a Hole Sponsor during breakfast, luncheon and awards ceremony.

The Golden Tees is a group of Senior Men that hold two major tournaments each year. (Spring and Fall)
Your donations are used to support our Scholarship Program
which offer scholarships to deserving High School students.

We thank you in advance for your generous support and look forward to our continued partnership.

Don Spencer
(832) 444-6597
dspen24@gmail.com

Rory Laney
(281) 300-7156
rory.laney@yahoo.com

Dan McLeod
(903) 504-6993
danm@mcleodproperties.com



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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.

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



Michael Roach
Owner

**Take advantage of this special offer.
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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



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don't go away, they

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Every day. Unseen, unheard, but

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*Donations have been made to the
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The Cart Barn

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Accessory Sale:

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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



Club Information



Emerald Bay Club 903-825-3388

Office, Ext. 0

EB Office Fax 903-825-3430

General Manager, **Shaun Poe** Ext.7

Business Manager, **Marian Gardner** Ext.5

Food Orders to Go and

All dining reservations, Ext. 2

Security 903-825-3174

Community Interest:

ebci@suddenlinkmail.com

Front Gate:

guard@emeraldbayclub.org

Cindy Philpott

adminoffice@emeraldbayclub.org

Hours of Operations

Club HouseTuesday-Sunday7:00 a.m. to 7:00 p.m.

Office Monday9:00 a.m. to 1:00 p.m.

Tuesday-Friday8:00 a.m. to 5:00 p.m.

Dining Room ...Tuesday-Friday11:00 a.m. to 8:30 p.m.

Dinner Menu5:00 p.m. to 8:30 p.m.

Saturday Breakfast.....8:00 a.m. to 11:00 a.m.

Sunday Breakfast.....9:00 a.m. to 1:30 p.m.

Pizza & Wings2:00 p.m. to 7:30 p.m.

Tee TimesTuesday-Sunday.....8:00 a.m. to 5:00 p.m.

Golden TeesTuesday /Friday8:30 a.m. and 8:00 a.m.

LGAThursday/Saturday.....9:00 a.m. playday

Driving Range: Tues., Thurs., Fri., & Sat....Daylight to Dark

Wednesday & SundayDaylight to 4:00 p.m.

Call the Pro Shop for questions about tee times.

Pro Shop 903-825-3444 or proshop@emeraldbayclub.org

EMERALD BAY BOARD 2023

- President.....Chris Brooks.....662-415-2113...crebo34@yahoo.com
- Vice President, Legal Chair, Finance & Golf V. Chair..Ed Hare.....832-372-0743...edhare903@gmail.com
- Secretary, House & Engineering Chair, Legal V. Chair..Edd Clark.....903-504-0484...eclarkcuso@aol.com
- Treasurer, Finance Chair, Golf Committee Chair.....Bob Veach.....678-908-8661...Bob_v@msn.com
- Planning & Bylaws Chair.....Nan Stegemoeller..903-825-7212...stegembay@aol.com
- Activities and Storage Chairs, Membership V. Chair....Nancy de la Cruz...903-754-0576...nankeeling@gmail.com
- Security Chair, Storage, Planning & Bylaws V. Chair....Rich Cole.....972-754-9595...richcole49@gmail.com
- Membership Chair, Property Compliance Chair.....Wanda Shaeffer..903-279-2247...wandamshaeffer@gmail.com
- Food & Beverage Chair, Activities Vice Chair.....Scott Hagy.....713-202-1551...scott_hagy_522@yahoo.com

EMERALD BAY COMMUNITY CONTACTS

- Ads for Rainbow Review: Cindy Philpott 903-825-3388
- Live Oak Waste (trash pick up) 903-839-1800
- Benevolence 903-504-4453
- Boy Scout Flag Service: Carrie Pereda 314-458-5494
- Bridge Club: Gary Shepherd..... 210-413-3535
- Brightspeed (CenturyLink) 833-692-7773
- Champagne Tournament: Ken Hilton 858-204-8211
- Direct TV Satellite 800-531-5000
- Dish Network TV Satellite 800-722-7500
- Emerald Bay Municipal District 903-825-6960
- Fishing Club: Bill Lemons..... 210-313-1663
- Golden Tees: Don Spencer 832-444-6597
- LGA: Gerry Lamb 972-672-5632
- Librarian: Barbara Baker..... 903-805-8576
- MGA: Ken Hilton..... 858-204-8211
- Mah Jongg Lessons:
 - Cheryl Myers..... 903-825-6884
- Oncor 888-313-4747
- Optimum (Suddenlink)..... 844-874-7558
- Paradise Tournament:
 - Channey Brosang 903-520-6608
 - Lisa Walker 662-284-8447
- Swimming Pool: Edd Clark 903-504-0484
- Women’s Club: Kathy Haas 214-728-7296

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



OCTOBER 2023

FOOD & BEVERAGE

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Breakfast Menu	2 Club Closed	3 Beef Tips on Rice {plated}	4 Liver & Onions {plated}	5 Grilled Chicken on Cheese Tortellini (plated)	6 Brisket Enchiladas {plated}	7 LGA Fall Partnership Event on Patio
8 Breakfast Menu	9 Club Closed	10 Fall Mah Jongg Party - West Rm.	11 Chicken Fried Chicken (plated)	12 Smokehouse BBQ Buffet	13 Blackened Red Snapper (plated)	Mongolian Lamb (plated)
15 Breakfast Buffet - East Room Jazz Brunch - West Rm. - Private	16 Club Closed	17 Birthday Club - Pres. Rm. - Private Stuffed Pasta Shells (plated)	18 Chicken Fried Chicken (plated)	19 Sewing Class - Pres. Rm. - Private	20 Menu Service Private Event - West Rm. - 2:30 - 5:00p	14 Menu Service Private Event - West Rm. - 2:30 - 5:00p
22 Sensational Sunday Brunch	23 Club Closed	18 Chicken Enchiladas {plated}	19 Asian Salmon {plated}	20 Sewing Class - Pres. Rm. - Private	21 Grilled Veal Chop (plated)	21 Steamed Mussels over Linguine (plated)
29 Breakfast Menu	30 Club Closed	24 Christmas Mah Jongg Mtg. - Pres. Rm. - Private	25 Sewing Class - Pres. Rm. - Private	26 Chicken & Sausage Jambalaya (plated)	27 Grilled Veal Chop (plated)	28 Steamed Mussels over Linguine (plated)
		22 Chicken & Broccoli Lasagna (plated) E.B. Singles Private Event - 6pm - Pres. Rm.	25 Spaghetti & Meatballs (plated) Spaghetti Supper - 6pm - Private	26 Roasted Chicken Thighs Porchetta (plated)	27 Mahi Mahi (plated)	28 Chicken Caprese {plated}
		31 Benevolence - Pres. Rm. - 3:30 - 5:30p - Private Pork Carnitas {plated}				Halloween Party - 6pm - West Rm. - Private



OCTOBER 2023 CLUB EVENTS

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3 Golden Tees Townhall Meeting - 6:30p - West Rm.	4 Party Bridge Townhall Meeting - 9:30a - Pres. Rm.	5 Line Dancing Returns	6 LGA Fall Partnership	7 LGA Fall Partnership
8 Sunday Couples	9	10 Golden Tees	11 Ballots Due by 5pm Greens Committee - Pres. Rm. - 9am - Private Party Bridge	12 Board Work Session - West Rm. - 6pm Golden Tees Fall Partnership	13 Golden Tees Fall Partnership	14
15	16	17 Golden Tees	18 Party Bridge	19 Board Meeting - West Rm. - 6pm	20 Golden Tees	21 Craft Fair Men's Sr. Super Sr. Championship Women's Club Fall Fest. - 12-3p - West & Pres. Rms ...
22 Men's Sr. Super Sr. Championship	23	24 Golden Tees	25 Party Bridge	26 LGA Play Day	27 Golden Tees	28
29	30	31 Golden Tees				