



# RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT  
BULLARD, TX  
75757

PRSRT STD  
CAR RT  
SORT  
PERMIT 54  
BULLARD,  
TX 75757

NOVEMBER 2022

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In Emerald Bay we all love  
Christmas Cheer, So...  
You've Been Socked is back  
This Year!



\* Instructions are in the back of this  
Rainbow Review



**EMERALD BAY HOMEOWNER'S ASSOCIATION  
MONTHLY BOARD MEETING MINUTES  
OCTOBER 20, 2022, 6:00 P.M.  
CLUBHOUSE - WEST ROOM**

**CALL TO ORDER****BILL CARVER****PRAYER****BOB BREEDLOVE**

Nan Stegemoeller and Bob Veach have excused absences

**APPROVAL OF MINUTES-Approved****BILL CARVER****TREASURER'S REPORT****CHRIS BROOKS**

The HOA Financial Summary for September shows revenue of \$38,190 reflecting a positive variance to budget of \$864. Expenses of \$44,452 were over budget by \$2,374, related to the timing of our final accounting bill from our CPA of \$1,500 and payroll expense exceeding budget by \$1,048. The net operating line shows a negative variance of \$1,510 compared to budget. Total Cash on Hand is \$189,371 and the Capital Funds Balance is \$142,834, both are strong for the HOA.

**OLD BUSINESS NONE****NEW BUSINESS NONE****COMMITTEE REPORTS:****ARCHITECTURAL REVIEW - NO REPORT****LEGAL – NO REPORT****WANDA SHAEFFER****PLANNING & BYLAWS****ED HARE**

The Planning and Bylaws committee is working on a proposed amendment for our restrictions and covenants regarding short-term rentals. Our goal is to have the proposal available to present at the work session in November.

**PROPERTY COMPLIANCE****WANDA SHAEFFER**

We continue to address compliance issues; members should fill out a Compliance Form that can be picked up in the office or taken from the *Rainbow Review*. Homeowners should check for dead or dying trees and tree limbs on their property and make arrangements to have them cut down before the winter weather hits.

**ENGINEERING – NO REPORT****SCOTT ADKINS****SECURITY****ED HARE****Security incident reports: Sept. 16 – Oct. 16, 2022**

EMS	6
Security lift assist	1
Contractor fist fight	1
Fallen tree	2
Cart w/no lights at night	1
Swimmers near bridge	1
Failure to yield R.O.W at gate	1
Run stop sign verbal warnings	12
Club driveway blocked	1
Unlocked door (Church)	1
Large snake near Club	<u>1</u>
<b>TOTAL</b>	<b>28</b>

**Daily Entry Authorization (September):**

Guest	2897
Resident	2
Tenant	0
Party / Event	92
Realtor	7
Other	<u>0</u>
<b>Total</b>	<b>3005</b>

Automatic gate activity----24398

**Speeding Citations:**

Members	0
Guests	2
Contractors	2
Vendors	0
Other	<u>1</u>
<b>Total</b>	<b>5</b>

**Courtesy Patrol Requests:**

New	1
Total currently active	3

ADJOURNED at 6:04 p.m.

# LIBRARY NEWS

WE ARE ONLY ACCEPTING ...

• NOVELS

• BIOGRAPHIES

• AUDIO BOOKS

• DVD'S FROM

THE YEAR 2010-Present

• CURRENT MONTHLY MAGAZINES

**EMERALD BAY CLUB, INC.  
MONTHLY BOARD MEETING MINUTES  
OCTOBER 20, 2022, at 6:05 P.M.  
EMERALD BAY CLUB HOUSE – WEST ROOM**

**CALL TO ORDER****BILL CARVER****APPROVAL OF MINUTES**-Approved**BILL CARVER****TREASURER’S REPORT****CHRIS BROOKS**

In September, total revenue of \$288,965 was over budget by \$61,522. This is related to a revenue surplus related to the timing for Champagne revenue in F&B and Merchandise sales, as well as adding four new memberships, and a pro-am billing that will offset the expense for the event. Total expenses for the month came in at \$310,273, which was \$56,013 over budget. The budgeted miss is primarily related to payroll overage of \$13,339 and overage in food cost of goods expense of \$5,439, pro shop merchandise cost of goods of \$16,658, and pro-am expense of \$19,725. Net operating p/l came in \$18,886 ahead of budget for the month. Total Operating Cash on Hand is good at \$285,989 and capital funds are strong at \$1,148,954. Emerald Bay Club is financially strong and steady.

**OLD BUSINESS—NONE****NEW BUSINESS**• **MOTION TO APPROVE NEW MEMBERS****WANDA SHAEFFER**

I move we approve the following additional resident:

**Thomas C. Laine** has moved to 131 Fairway Drive**Bill Clark** seconded. **Approved by unanimous consent**

After the vote, Dan Lattimore commented that it had nothing to do with this motion, but he wanted to know what checks are done on additional residents. Shaun said we do a background check.

**COMMITTEE REPORTS:****ACTIVITIES****CHRIS BROOKS**

Thank you to all the vendors who came out for the Craft Fair. We certainly have some incredibly talented people here in the Bay, and we appreciate the community’s support of this annual event. Coming up on Friday, Nov. 11th we will have our 2nd Annual Veterans Day Scramble. We encourage all our veterans to sign up and join us for a great afternoon. The scramble is only nine holes, and we will have a keg on the porch after the tournament. "You've Been Socked" was such a hit last year that we will be doing it again this holiday season beginning on December 1st. Your activities committee will soon be releasing information on our New Year's Eve party. We appreciate the community’s continued support, thank you!

**FOOD AND BEVERAGE****DAN LATTIMORE**

Food and Beverage revenue for September was \$69,282 exceeding the monthly revenue budget by more than \$10,000. Even though the project is a week or two from completion, the kitchen remodeling is already making a difference to the staff’s ability to provide timely service, especially for parties. We will provide a video of the “new” kitchen once everything has been completed, and the equipment is in its place. We are glad to have an additional part-time cook working now in the restaurant. If you get a chance, please give a warm Emerald Bay welcome to Charles Morgan. He is already doing an excellent job for us.

**GOLF COURSE/PROSHOP****BILL CLARK**

Champagne weekend was a remarkable success, and we received positive reviews on the condition of the golf course. The par three tees and the practice range tee have been overseeded for the

winter. Additionally, the greens have been treated with pesticide for poa annua. The nursery green has filled in nicely and is currently being mowed at the current green height. Due to the drought conditions, our water allotment from the lake is running low. We have discontinued our normal irrigation cycles in the roughs. Our staff will monitor these areas and “spot” water as needed. The flower bed on the number 9 tee is being reworked and cleaned out. In the pro shop, Alex is excited to have Camryn on board as our new assistant. She is a terrific addition to our staff, and if you have not met her, please stop by the shop to introduce yourself. September was a great month for the shop, coming in a little above \$20,000 over budget in merchandise revenue.

**HOUSE – NO REPORT****CHRIS BROOKS****MEMBERSHIP****WANDA SHAEFFER**

We have added twenty-seven new memberships to Emerald Bay since the first of the year.

**LEGAL – NO REPORT****WANDA SHAEFFER****PLANNING & BY-LAWS – NO REPORT****ED HARE****ENGINEERING – NO REPORT****SCOTT ADKINS****TRAILER STORAGE – NO REPORT****BILL CLARK****DIRECTORS’ COMMENTS-NONE****PRESIDENT’S COMMENTS:****BILL CARVER**

Bill said Emerald Bay continues to amaze him. Every month we just get better and better. Thanks to Chris in activities and everyone else on the board for what they are doing here.

**ADJOURNED at 6:10**

**MEMBER COMMENTS:** Bob Stein asked about the \$90,000 refund of initiation fees was that a total for the year. Bill, said, ‘Yes, it is the year-to-date figure.’ Bill said we return half the initiation fee to members leaving Emerald Bay. The amount now returned is \$7,500.



## CHILDREN'S LIBRARY

Located in the President's Room

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

If you would like to donate  
or have any questions,  
please call Krista Yeary @ 903-258-9985

## TREASURER'S REPORT

### HOA FINANCIAL SUMMARY - Sept. 2022

#### Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating Capital Reserve Funds	\$46,537	\$50,745	
Capital Non Reserve Funds	\$25,000	\$25,000	
	\$117,834	\$108,632	
<b>Total</b>	<b>\$189,371</b>	<b>\$184,377</b>	<b>\$4,994</b>

\*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>2022 Year To Date</u>		<u>2021 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>
Dues	\$36,136	\$35,880	\$322,465	\$322,920	(\$455)
Other	\$2,054	\$1,446	\$22,874	\$23,635	(\$761)
<b>Total</b>	<b>\$38,190</b>	<b>\$37,326</b>	<b>\$345,339</b>	<b>\$346,555</b>	<b>(\$1,216)</b>
<b>Expense</b>					
HOA	\$44,452	\$42,078	\$344,288	\$345,849	\$1,561
<b>Total</b>	<b>\$44,452</b>	<b>\$42,078</b>	<b>\$344,288</b>	<b>\$345,849</b>	<b>\$1,561</b>
<b>Net Operating</b>	<b>(\$6,262)</b>	<b>(\$4,752)</b>	<b>\$1,051</b>	<b>\$706</b>	<b>\$345</b>

#### CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - August 2022	\$138,431	
Capital from Sale of Property	\$2,500	\$12,500
Capital Dues	\$1,203	\$9,813
Gain on Sale of Vehicle	\$700	\$700
Capital Purchases	\$0	(\$22,862)
<b>Total</b>	<b>\$142,834</b>	<b>\$151</b>

## TREASURER'S REPORT

### CLUB FINANCIAL SUMMARY - Sept. 2022

#### Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$274,964	\$557,784	
Reserve-Upper Neches River Lease (211.00 mth)	\$11,025	\$9,033	
<b>Total Operating</b>	<b>\$285,989</b>	<b>\$566,817</b>	
Capital Emergency Reserve (Non Recurring)	\$49,489	\$50,000	
Building Reserve (capped at \$500K)	\$114,482	\$247,573	
Bridge Reserve (capped at \$50K)	\$50,000	\$50,000	
Golf Course Renovations Reserve (capped at \$500K)	\$118,392	\$110,742	
Kitchen Equipment Reserve (capped at \$25K)	\$19,996	\$25,000	
Capital Non Reserve	\$796,595	\$795,164	
<b>Total Capital</b>	<b>\$1,148,954</b>	<b>\$1,278,479</b>	
<b>Total Cash</b>	<b>\$1,434,943</b>	<b>\$1,845,296</b>	<b>(\$410,353)</b>

**\*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>Revenue</u>	<u>Current Month</u>		<u>2022 Year To Date</u>			<u>2021 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Dues	\$142,163	\$140,788	\$1,279,389	\$1,267,092	\$12,297	\$1,209,884
Food & Beverage	\$69,282	\$58,885	\$587,813	\$557,158	\$30,655	\$488,912
Pro Shop	\$44,924	\$20,161	\$296,060	\$253,761	\$42,299	\$273,963
Other	\$32,596	\$7,609	\$119,834	\$83,402	\$36,432	\$116,263
PTRC Income	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$288,965</b>	<b>\$227,443</b>	<b>\$2,283,096</b>	<b>\$2,161,413</b>	<b>\$121,683</b>	<b>\$2,089,022</b>
<u>Expense</u>						
Administration	\$77,484	\$46,837	\$427,619	\$408,712	(\$18,907)	\$367,583
Clubhouse	\$22,111	\$20,073	\$182,803	\$173,527	(\$9,276)	\$168,136
Food & Beverage	\$89,640	\$70,164	\$724,290	\$651,789	(\$72,501)	\$607,952
Golf Course	\$77,092	\$88,970	\$609,016	\$677,189	\$68,173	\$528,750
Pro Shop	\$43,946	\$28,216	\$269,407	\$260,865	(\$8,542)	\$271,172
<b>Total</b>	<b>\$310,273</b>	<b>\$254,260</b>	<b>\$2,213,135</b>	<b>\$2,172,082</b>	<b>(\$41,053)</b>	<b>\$1,943,593</b>
<b>Sub-Net Operating</b>	<b>(\$21,308)</b>	<b>(\$26,817)</b>	<b>\$69,961</b>	<b>(\$10,669)</b>	<b>\$80,630</b>	<b>\$145,429</b>
<u>Other Expenses</u>						
Contingency	\$2,652	\$5,000	\$8,158	\$15,000	\$6,842	\$12,672
Bad Debts	(\$654)	\$375	\$2,307	\$3,375	\$1,068	\$7,335
Bonus Pool	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Relief Payments	\$0	\$0	\$0	\$0	\$0	\$0
Income Tax Expense	\$0	\$10,000	\$5,244	\$10,000	\$4,756	\$0
<b>Net Operating</b>	<b>(\$23,306)</b>	<b>(\$42,192)</b>	<b>\$54,252</b>	<b>(\$39,044)</b>	<b>\$93,296</b>	<b>\$103,613</b>

**CAPITAL SUMMARY**

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance- Aug 2022	<b>\$1,124,645</b>	
Capital Initiations	\$75,000	\$375,000
Capital Dues (Oct. 2022)	\$14,677	\$131,427*
Refund of Initiation Fees	\$0	-\$90,000
Gain on Sale of Asset	\$0	\$0
Credit on Capital Purchases	\$0	\$0
Error Correction Dec. 2021	\$0	\$637
Capital Purchases	-\$65,369	-\$566,353
	<b>\$1,148,953</b>	<b>-\$149,289</b>

\*Accrued to date less pro rated dues

**MEMBER DELINQUENCIES (90 Days and Over)**

**Total: \$4,214.66**



**THANK YOU FOR SUPPORTING**  
**EMERALD BAY CLUB BY USING**  
**THE CLUB FACILITIES**  
**AND RESTAURANT**

**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: [dlattimir@gmail.com](mailto:dlattimir@gmail.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 Dan Lattimore 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.



**Dan Lattimore**  
**Board Sponsor**  
[dlattimir@gmail.com](mailto:dlattimir@gmail.com)

**Barbara Baker**  
**Publisher & Editor**  
[btbaker74@gmail.com](mailto: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 **Dan Lattimore**

**Any advertising in this publication should be addressed to:**

Cindy Philpott  
903-825-3388  
[arclub@emeraldbayclub.org](mailto:arclub@emeraldbayclub.org)

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



## THANKSGIVING DAY BRUNCH

\$25.95 FOR ADULTS

\$12.95 FOR CHILDREN 12 AND UNDER

MASHED POTATOES

CANDIED YAMS

GREEN BEAN CASSEROLE

MIXED SEASONAL VEGETABLES

MACARONI AND CHEESE

CORNBREAD STUFFING

GIBLET GRAVY

BAKED HAM

ROASTED TURKEY

CARVING STATION WITH SMOKED SIRLOIN

CRANBERRY SAUCE

SALAD 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

12:00PM, NOVEMBER 22.

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

HOMEMADE PIES FOR \$12.00++

RSVP TO

[ARCLUB@EMERALDBAYCLUB.ORG](mailto:ARCLUB@EMERALDBAYCLUB.ORG)





## 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](mailto:cwsmith8999@outlook.com)

### WILLIAMSBURG LANE, PARK RIDGE AND ST. CROIX

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

Gigi Gibb, [jeanne@gibbagency.com](mailto:jeanne@gibbagency.com) or  
Becky Kirkpatrick, [tylerkirks@yahoo.com](mailto:tylerkirks@yahoo.com).

### EMERALD BAY SINGLES

We will gather together every 4th Tuesday of the month at 5:30 pm, dining at 6:00 pm followed by various activities.

Please call or text:

Phyllis Coomer @ [903-570-0446](tel:903-570-0446)

### Neighborhood Groups

Information pertaining to neighborhood groups can be sent to Barbara Baker, at [btbaker74@gmail.com](mailto:btbaker74@gmail.com)

# WINTER VIBES

- Oct. 31:** Trick or Treating in Emerald Bay
- Nov. 3:** Pokeno Night
- Nov. 5:** Benevolence Auction & Dinner
- Nov. 10:** Board Work Session
- Nov. 11:** Veteran's Day Golf Tournament
- Nov. 16:** Fishing Club Meeting @ 6:00pm
- Nov. 17:** Board Meeting @ 6:00pm
- Nov. 24:** Thanksgiving Day Brunch
- Dec. 5:** Budget Hearing
- Dec. 7:** Fishing Club Meeting
- Dec. 8:** Board Work Session
- Dec. 15:** Board Meeting
- Dec. 17:** Santa @ The Bay
- Dec. 24:** Club Closes at 2:00pm
- Dec. 25 – 26:** Club Closed
- Dec. 31:** New Year's Eve
- Jan. 1:** Club Closed





# pokeno

## Ladies Night Out



November  
3rd  
FYI...

December's  
Date is  
Wednesday,  
December 7



6:00-  
8:15

COME JOIN THE FUN!!

*Bring wrapped gift valued @ \$10.00*

*Bring \$5.00 for the final Blackout Game!!*

*Happy hour prices on house wines,  
draft beer and well drinks!!*

*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



***FRIDAY, NOVEMBER 11<sup>TH</sup>***

*Calling all Veterans to come out and join us for an afternoon of fun. We will have a 9-hole scramble format beginning at 2PM. The cost is \$5 cash. You must be a Veteran to participate. Teams will be paired based on Branch of service. Please register in the Pro Shop.*

## Emerald Bay Community Church



Wes M. Bynum,  
Pastor

**Sunday Worship Service - 9:00 a.m.**  
In the Sanctuary

**Recorded services online here:**  
[www.emeraldbaychurch.org/video](http://www.emeraldbaychurch.org/video)

**Sunday Bible Class - 10:00 a.m.**  
Classes for Adults, Youth, & Children

**Weekly Bible Class**  
Women's Bible Study meets on Mondays at 10:00

Men's Bible Study meets on Thursdays 8:00  
All are welcome! See you in the Fellowship Hall.

160 La Salle Road, Bullard, TX 75757  
903-825-3642 · [office@emeraldbaychurch.org](mailto:office@emeraldbaychurch.org)  
[www.emeraldbaychurch.org](http://www.emeraldbaychurch.org) · [facebook.com/emeraldbaychurch](https://facebook.com/emeraldbaychurch)


## Emerald Bay Women's Club

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:

Jo Ann Johnson @ (817) 950-1993 or  
Sandy Vanderford @ (214) 406-6157



*Thanksgiving  
Mahjongg Luncheon  
Tuesday, November 15  
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*

*Janie Menegay*

*Jean Rehm*

*Gloria Rognlie*

*Joyce Sawyer*

*Joyce Smith*

*Gloria Swift*

*Jane Watson*

*Anne Welch*

**Please RSVP by November 8 to:**

**Anne Welch  
214-475-7657**

**or 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](mailto:ebbenevolence@gmail.com)

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



*Christmas Mah Jongg Luncheon*

*Wednesday, November 30, 2022*

*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*

*Virginia Goodson*

*Bonnie Lattimore*

*Pat Love*

*Janice McGowen*

*Diana Muse*

*Cheryl Myers*

*Gloria Rogmlie*

*Noreen Shannon*

*Esther Spencer*

*Bernice Stubblefield*

*Gloria Swift*

*Jan Verzosa*

*Janice Williams*

*Cathy Wright*

*Please make your reservation by*

*Wednesday, November 23, 2022*

**THE DAY BEFORE THANKSGIVING**

*With:*

*Jan Verzosa*

*903-530-6800*

*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*

# **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!**

# *2022 Women's Club Christmas Luncheon*

*Wednesday, December 14<sup>th</sup>, 11:00*

Come celebrate the season with your friends while enjoying a lovely luncheon of Italian beef lasagna with side salad, green beans, and grilled garlic toast. Dessert will be French silk pie.

Mr. Curtis Clay will entertain us with a selection of Christmas music.

*You won't want to miss this wonderful luncheon!*

Reservations due by December 9<sup>th</sup>.  
call: 214.728.7296/email: [ebwomensclub@gmail.com](mailto:ebwomensclub@gmail.com)  
\$18.75 will be charged to your member account.

*\*\* Please mention dietary restrictions  
when making your reservation.*



# Mission Golf Cars

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TYLER, TX



A Textron Company

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The entire page is framed by a decorative border of green monstera leaves. The text is centered within this border.

**SAVE THE DATE:**  
**EMERALD BAY WOMEN'S CLUB**  
**PRESENTS**

A small, stylized pink palm tree is positioned to the right of the word "Paradise".

**CHEESEBURGER**  
*in Paradise*

**The Emerald Bay Community  
is invited to join us for burgers,  
drinks, and other adventures**

**TUESDAY,  
JANUARY 10<sup>TH</sup>  
6:00 – 8:00**

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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)

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<del>Basic</del>	<del>\$2,295.</del>
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<del>Better</del>	<del>\$4,695.</del>
<del>Elite</del>	<del>\$5,595.</del>
<del>Best</del>	<del>\$6,895.</del>

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

# 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.

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Golf Cart Batteries For Sale



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](mailto:drogers@cartbarn.net).



## EMERALD BAY FISHING CLUB TOURNAMENT

**Monday, November 7, 2022**

**7:00 a.m. until 12:00 noon**

**Scoring:** This will be a three-category, big fish tournament. Entry fee is \$10.00 per category. The big fish in each of three categories will be awarded, with only live fish caught in Lake Palestine during tournament hours eligible for entry. All fish must be at the weigh-in line by 12:00 noon on November 7, 2022, to be eligible for prizes.

**Eligible Fish:** A large-fish award will be recognized in each of **three** categories:

1. Large Mouth Bass (14" or longer), Spotted and Kentucky Bass (any length)
2. Crappie (10" or more in length)
3. White Bass (10" or longer), Striped or Hybrid Bass (18" or longer)

**Eligible Participants:** Emerald Bay Fishing Club members (dues paid), family and/or friends/guests fishing with a club member. Each boat must include at least one Emerald Bay Fishing Club member. Bank fishing from property located within Emerald Bay is allowed.

**Fishing Hours:** November 7, 2022, from 7:00 a.m. until 12:00 noon. All participants will leave from the Emerald Bay launch on the Point. You **MUST** be on shore and in the weigh-in line by 12:00 noon.

**Measuring of Fish:** Fish are measured on a flat board, mouth closed, tail compressed and swiped to achieve greatest overall length. See *Eligible Fish*, above, for size restrictions of fish.

**Payout:** Total payout will be determined by the number of teams and amount of entry fees paid.

**100% of the total entry fees will be the Payout Pot**, to be paid as follows:

1/3 of Payout Pot for **Biggest Largemouth, Spotted or Kentucky Bass**

1/3 of Payout Pot for **Biggest Crappie**

1/3 of Payout Pot for **Biggest White, Striped or Hybrid Bass**

**Note:** Any contestant may enter and win with qualifying fish in each category, if desired.

**Payment of Entry Fee:** You may pay your \$10.00 entry fee at the Emerald Bay boat ramp on Monday, November 7 between 6:30-7:00 a.m., or between 3:00-4:00 p.m. the day before.

**Boating Safety:** All participants must practice good boating safety at all times. A U.S. Coast Guard approved life preserver must be worn and fastened at any time a combustion engine is operating, and the kill switch must be attached to the boat driver.

Contact Bill Lemons – (210) 313-1663 – [Bill@WHLemonsADR.com](mailto:Bill@WHLemonsADR.com) or Steve Adams – (903) 312-1293 – [steveadams144@yahoo.com](mailto:steveadams144@yahoo.com) – if you have questions.



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# THANK YOU FOR VOLUNTEERING

**"VOLUNTEERS DO NOT NECESSARILY HAVE  
THE TIME; THEY JUST HAVE THE HEART."  
- ELIZABETH ANDREW**

A heartfelt thanks from the Emerald Bay Women's Club  
to all who gave their time and talents  
to make our 2022 Fall Festival so successful!

We would like to thank the following: the chili cook-off competitors, those who baked for the dessert auction and cookie walk, Ben E Keith Distributors & Greg Jones, Brookshire's Grocery, Shaun Poe, Alex Calleja & his Pro Shop staff, Casey Vinson & the Club and Dining staff, Julie Vining, Chloe Simpson, Kristy Simpson, Bev Weesner, Marcey Coleman, Mile Balfay & his chili judges, Janet Chase, Vern Moss, Karon & Steve Young, Rhonda Ham, Wanda Shaeffer, Debi Hashimoto, Alice Wilcox, Ashley Tackett, Marie Childress, Jo Ann Johnson, Megan Vaughn, Sherrill Tompkins, Susan & Harold Suchand, Dawn Sarna, Kelly & Perry Little, Kim & Todd Roberts, Kathy & Steve Haas, Sally Jo & Brian Parise, Esther & Don Spencer, Amanda & Ronnie Tekell, Lindsey Lake, Bev & Rory Laney, Gigi & Gilbert Gibb, Annette & Curtis Clay, Suzanne & Larry Melhart, Debi & Ed Hare, Colleen, Alicia & Alex Moncada, Amy & Jeff Moss, Freddie Kendrick, Louise Porter, Letha Hopkins, Becky Kirkpatrick, and everyone who showed up early to set-up or stayed late to tear-down. You are invaluable, and

Your contributions to our community  
are greatly appreciated!



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bethanysnow@allstate.com

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As your Allstate® agent, I can help you see your blindspots™ — those things you don't realize may need extra protection. Most of us have them, from things like a home upgrade to a teen driver, or a sump pump overwhelmed by rain.

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*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:*

*LaVaun Fox*

*John Johnson*

*Pat Simmons*

*Kirk Wilke*



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# Fore the Love of Golf

## LGA Officers for 2022

Gerry Lamb, President	972-672-5632	<a href="mailto:gerrylamb51@gmail.com">gerrylamb51@gmail.com</a>
Sheryl Westhoff, Vice president	214-686-8168	<a href="mailto:sheryl.westhoff@gmail.com">sheryl.westhoff@gmail.com</a>
Cheri Bogue, Secretary	903-920-5479	<a href="mailto:cbogue@bogueweb.us">cbogue@bogueweb.us</a>
Dawn Veach, Treasurer	404-394-4197	<a href="mailto:bob_v@msn.com">bob_v@msn.com</a>
1 Year Trustee, Kathy Miller	469-734-8435	<a href="mailto:jkmiller9485@gmail.com">jkmiller9485@gmail.com</a>

## November Playdays

R/G Cup—Match Play	(Honoring Shirley Rodgers, Red—Marjoree Glover, Green)
Saturday Nov. 5	Team Match Play
Sunday, Nov. 6	Individual Match Play
Thursday Nov. 10th	8:15 October/November Meeting, President’s Room
	9:00 Scramble
Saturday, Nov. 19th	Turkey Trot

## Dates to Remember

**Christmas Party**  
**Thursday, December 1st**



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a loved one or in honor of  
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CALL or EMAIL  
**903-504-4453**  
[ebbenevolence@gmail.com](mailto:ebbenevolence@gmail.com)

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

Supported by Emerald Bay  
Women's Club

**MGA News:**

We are now down to our final two tournaments. Our Stableford tournament on Saturday was fun with great competition among the teams. Going forward to the fall finish, teams are playing hard to be and remain in the final standing for payouts. Turnout was once again great for our tournament and have continued to make this a wonderful year for your MGA. Thanks to all for your continued participation.

**Men's Stableford Results:****1<sup>st</sup> Flight**

1st Place- Ken Hilton & Michael Brosang (77 Points)

2nd Place- Wayland & Ross Crawley (77 Points)

3rd Place- Ken Casida & Jim Robinson (73 Points)

**2<sup>nd</sup> Flight**

1st Place- David Coker & Terry Vining (78 Points)

2nd Place- John Steveson & Bob Breedlove  
(74 Points)

3rd Place- Malcolm Goforth & Ed Hare (73 Points)

**3<sup>rd</sup> Flight**

1st Place- Edd & Bill Clark (80 Points)

2nd Place- Jeff King & Ron Marshall (77 Points)

3rd Place- Van Vandiver & David Yeary (73 Points)

**4<sup>th</sup> Flight**

1st Place- Keith Formway & Greg Jones (84 Points)

2nd Place- Royce Crawford & Craig Gilbert  
(74 Points)

3rd Place- Anthony Cole & Dennis Rogers (74 Points)

**Upcoming Tournaments:**

Players Cup Finale – November 12, Individual

Egg Nog – December 3, 2-Man, Member pick

**MGA Elections:** It is that time of year to start thinking about MGA Elections! We will have two positions available on the Board. If you would like to run for one of these positions, please let one of the current MGA Board Members (Bill Clark, Ken Hilton, John Miller, or Jim Walker) or Alex Calleja know.

To be eligible to run for the MGA Board, you cannot have served on the MGA Board in the last three years. It is preferred that nominees have a working knowledge of Microsoft Word and Excel.

If anyone would like to run for President, you must have previously been on the MGA Board, but could not have been on the MGA Board for the last three years.

Nominees will be finalized on November 11 and candidates announced on November 12 before the Player's Cup Finale Tournament.

Elections to start on November 13 and results will be announced on December 3 before the Egg Nog Tournament.

**Look forward to seeing everyone and remember the course is yours, please respect it.**

**Fill in your divots & fix your ball marks!!!!**





*The Golden Tees are about camaraderie.*

Membership is \$25 per year.  
Anyone who wants to join is welcome.

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 low 100's.

Play days are Tuesdays and Fridays at 8:30 a.m. in the spring and 1:00 in the fall.  
We normally have three to four players on a team and we play a nine hole scramble.  
You need to be there at least fifteen minutes before starting time.

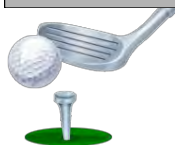
It cost \$1.00 to play and the winning team members receive \$3.00.

Our excess funds are used to aide the LGA in Junior Golf Camp.  
We also make donations for other events that are  
sponsored by both the LGA and MGA.

We have two banquets/year and at the end of the year banquet,  
widows of past Golden Tees members are our guests of honor.

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

If you have questions, call:  
**Gene Honermann**  
214-697-7186



## 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](mailto:ebci@suddenlinkmail.com)

**Front Gate:**

[guard@emeraldbayclub.org](mailto:guard@emeraldbayclub.org)

## Hours of Operations

Club House ...	Tuesday-Sunday .....	7:00 a.m. to 7:00 p.m.
Office .....	Monday .....	9:00 a.m. to 1:00 p.m.
	Tuesday-Friday .....	8:00 a.m. to 5:00 p.m.
Dining Room ..	Tuesday-Friday .....	11:00 a.m. to 8:30 p.m.
	Saturday .....	8:00 a.m. to 8:30 p.m.
	Sunday.....	9:00 a.m. to 1:30 p.m.
Tee Times ....	Tuesday-Sunday.....	8:00 a.m. to 5:00 p.m.
Golden Tees ..	Tuesday /Friday .....	8:30 a.m. or 1:00 p.m.
LGA .....	Thursday/Saturday.....	9:00 a.m. playday
Driving Range:	Tues., Thurs., Fri., & Sat....	Daylight to Dark
	Wednesday & Sunday .....	Daylight to 4:00 p.m.

**Call the Pro Shop for questions about tee times.**

**Pro Shop 903-825-3444 or [proshop@emeraldbayclub.org](mailto:proshop@emeraldbayclub.org)**

## EMERALD BAY BOARD 2022

President.....	Bill Carver.....	713-208-0763.....	<a href="mailto:billcarver1@yahoo.com">billcarver1@yahoo.com</a>
V. President, House & Activities Chairs, Finance V.Chair..	Chris Brooks.....	662-415-2113....	<a href="mailto:crebo34@yahoo.com">crebo34@yahoo.com</a>
Secretary, Food and Beverage Chair .....	Dan Lattimore.....	901-258-5044....	<a href="mailto:dlattimr@gmail.com">dlattimr@gmail.com</a>
Treasurer, Finance Chair, Golf Committee Chair.....	Bob Veach.....	678-908-8661...	<a href="mailto:Bob_v@msn.com">Bob_v@msn.com</a>
Planning & Bylaws Chair, Membership V. Chair, .....	Nan Stegemoeller...	903-825-7212....	<a href="mailto:stegembay@aol.com">stegembay@aol.com</a>
Storage Chair, Security & Golf Committee V. Chairs....	Bill Clark.....	210-787-9249....	<a href="mailto:bclark8807@aol.com">bclark8807@aol.com</a>
Security Chair, Storage, Planning & Bylaws V. Chairs..	Ed Hare.....	832-372-0743....	<a href="mailto:edhare903@gmail.com">edhare903@gmail.com</a>
Membership, Property Compliance & Legal Chairs.....	Wanda Shaeffer.....	903-279-2247....	<a href="mailto:wandamshaeffer@gmail.com">wandamshaeffer@gmail.com</a>
Engineering Chair, Activities, House, Prop.Comp. V.Chairs..	Scott Adkins..	936-371-1452....	<a href="mailto:sadkins@masonite.com">sadkins@masonite.com</a>

## EMERALD BAY COMMUNITY CONTACTS

Ads for Rainbow Review: Cindy Philpott .....	903-825-3388	Librarian: Barbara Baker.....	903-805-8576
Ameri-Tex (trash pick up) .....	903-839-1800	MGA: Bill Clark .....	210-787-9249
Benevolence .....	903-504-4453	Mah Jongg Lessons:	
Boy Scout Flag Service: Carrie Pereda .....	314-458-5494	Cheryl Myers.....	903-825-6884
Bridge Club: Roxann Mote.....	903-825-2257	Oncor .....	888-313-4747
Champagne Tournament: Brad Jones .....	972-979-9399	Paradise Tournament:	
Direct TV Satellite .....	800-531-5000	Janet Chase .....	817-437-6157
Dish Network TV Satellite .....	800-722-7500	Rainbow Review: Barbara Baker	903-805-8576
Emerald Bay Church .....	903-825-3642	Singles: Phyllis Coomer.....	903-570-0446
Emerald Bay Municipal Distritct .....	903-825-6960	Suddenlink-Cable, Internet, Phone ...	877-612-5035
Fishing Club: Bill Lemons.....	210-313-1663	Swimming Pool: Chris Brooks ...	662-415-2113
Golden Tees: Gene Honermann.....	214-697-7186	Women's Club: Letha Hopkins ..	972-977-8668
LGA: Gerry Lamb .....	972-672-5632		



## *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 3<sup>rd</sup> 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:

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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 entrance door on east side of the club house\*\*\*





**Back by popular Demand...**

## **"You've Been Socked 2022!"**

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!*



