

# RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT  
BULLARD, TX  
75757

PRSR STD  
CAR RT  
SORT  
PERMIT 54  
BULLARD,  
TX 75757

DECEMBER 2014

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JOY  
LOVE  
PEACE  
BELIEVE  
CHRISTMAS

## New Year's Eve Celebration

Wednesday, Dec. 31



East Room ONLY-\$12.95 +

6:00-8:00 p.m.

Serving Plated Menu

Caesar Salad

Cranberry Gelatin Salad

Beef Burgundy

Asparagus

Chocolate Mousse

With table games to follow...



West Room ONLY \$12.95 +

8:30-12:15 p.m.

Heavy Hors d'oeuvres

11:00 p.m.

Breakfast including Black-Eyed Peas

\*Both Rooms for \$19.95 per person + +

**Listen and Dance to the  
Music of Larry Webber  
and the Electrtones**

Complementary  
Champagne  
at Midnight



## EMERALD BAY HOMEOWNERS ASSOCIATION

## MONTHLY BOARD MEETING MINUTES

NOVEMBER 20, 2014

The regularly scheduled meeting of the Board of Directors of the Emerald Bay Homeowners Association was held at the Emerald Bay Clubhouse, Smith County, Texas, on November 20, 2014. President David Terry called the meeting to order at 5:00 p.m.

All Directors were present. There were 19 members present.

The opening prayer was offered by Carl Pirtle.

The President then asked if there were additions or corrections to the Minutes of the Board of Directors, October 16, 2014, as published in THE RAINBOW REVIEW. As there were none, the minutes were approved as published.

**TREASURER'S REPORT****EDD CLARK**

The proposed 2015 budget will be presented to the membership December 4, 2014. The 2015 budget will be voted on during the BOD meeting December 11, 2014.

Please refer to the financial summary. Our cash on hand is \$295,170 which includes our front gate escrow funds. Our monthly revenue is down because of an accounting procedure, but our YTD is up almost \$40,000. Our actual expenses are less than budgeted for the month and YTD. Our Capital funds stand at \$126,889 thru October. We had five sales of property this month.

**OLD BUSINESS****NONE****NEW BUSINESS****NONE****COMMITTEE REPORTS:****ARCHITECTURE****JIM WRIGHT**

The committee met on November 4, 2014 to review plans for a boathouse; a new member has submitted a permit for a bedroom addition; the committee will review this request this week. Another request for a bedroom addition and screened in porch was received.

**MOWING****JIM WRIGHT**

I visited with a member about Pine Beetles in his yard; illegal sign from a painting contractor; thank all of you for keeping your yards free from leaves, limbs and other debris.

**PLANNING & BYLAWS****JOHN CORDOVA**

No Report.

**ENGINEERING****JOHN CORDOVA**

The lane widening project at the front gate continues. Obviously the old wall has been removed, the new island that will hold the new arm and associated equipment has been poured and electrical conduit lines have been laid in the new lane area. Now that the asphaltic base of the new area has been laid, the contractor will saw cut the old lane on the Monday (December 1<sup>st</sup>) after Thanksgiving to lay the conduit to the area where the guard house will be expanded. While that area is under construction, traffic will be diverted to the new lane area. This will take two days both Monday and Tuesday. Once the conduit has been laid, the lane will be repaired and open again for member use. The top surface will be laid over the base to complete the new lanes and, weather permitting, the top cover surface will be put down on Monday the 24<sup>th</sup> of December. We will continue to use the old lanes until the new surface has had time to cure and striping/signage added.

Bid packages produced by Bob Lundeen and reviewed by the Engineering committee have gone out to three contractors with a required return date of no later than December 4, 2014. Once the bids are analyzed by the Engineering Committee, a contract will be awarded and construction will begin as soon as possible.

The membership data base has been compiled and sent to the RFID company for integration into a software program to be used with the entry system and data base. Information on the process to gather information for the RFID tag system will be forthcoming from Security.

I know this may seem like a slow agonizing process but both the Engineering Committee and the Director of Security are dedicated to making this transition as safe, smooth and painless as possible for the membership during this transition to a much improved and secure entry to Emerald Bay.

**HUMAN RESOURCES****JOHN CORDOVA**

No Report.

**SECURITY****BARRY SOSSAMON**

Just a friendly reminder -- Don't forget to get your "Turkey" passes for your Thanksgiving guests. This does really speed up entrance into Emerald Bay. Thank you.

**Security incident reports: October 13 – November 17, 2014**

<b>EMS</b>	<b>10</b>
<b>Unsecured doors</b>	<b>7</b>
<b>Unsecured gate</b>	<b>3</b>
<b>Unsecured window</b>	<b>2</b>
<b>Dog, loose</b>	<b>1</b>
<b>Dog, barking</b>	<b>1</b>
<b>Dog, lost</b>	<b>1</b>
<b>Dogs, welfare concern</b>	<b>1</b>
<b>Suspicious speeding vehicle</b>	<b>1</b>
<b>Suspicious person</b>	<b>1</b>
<b>MUD lift station alarm</b>	<b>1</b>
<b>Neighbor dispute</b>	<b>1</b>
<b>Disturbance (re: neighbor dispute)</b>	<b>1</b>
<b>Parking (re: neighbor dispute)</b>	<b>7</b>
<b>Other</b>	<b><u>2</u></b>
<b>TOTAL</b>	<b>40</b>

**Daily Entry Authorization (October):**

Visitor	1361
Service	1886
Employee	30
Realtor	61
Other	<u>248</u>
<b>Total</b>	<b>3586</b>

**Speeding Citations:**

Members	0
Guests	0
Contractors	0
Vendors	0
Other	<u>0</u>
<b>Total</b>	<b>0</b>
Verbal Warnings	1

**Courtesy Patrol Requests:**

New	3
Total currently active:	<b>10</b>

There being no further business, the meeting was adjourned at 5:09 p.m.

Respectfully submitted,

Donna Pearce, Secretary



### FOOD & RESERVATIONS PLEASE

**Members are asked to make reservations when eating at the Club.  
This allows staff to ensure sufficient quantities,  
especially for special occasions and buffets.  
Emerald Bay Club's goal is to provide quality dining to members.**

**Call 903-825-3388**

**Food orders to go, Ext.2**

**Reservations for dining, Ext. 3**

**Club sponsored events only, Ext. 4**

**Food orders have one reserved parking space by the pool  
designated for members who are picking up food to go.**

**Please do not park in driveway between the patio and  
the golf cart parking area.**

## EMERALD BAY CLUB, INC.

## MONTHLY BOARD MEETING MINUTES

November 20, 2014

The regularly scheduled meeting of the Board of Directors of Emerald Bay Club, Inc. was held at the Emerald Bay Clubhouse, Smith County, Texas, November 20, 2014. President David Terry called the meeting to order at 5:09 p.m. All directors were present. There were 21 in the audience

The President asked if there were any additions or corrections to the Minutes of the October 16, 2014 meeting as published in THE RAINBOW REVIEW. There being none, the Minutes were approved as published.

**TREASURER'S REPORT:****EDD CLARK**

The proposed 2015 budget will be presented to the membership December 4, 2014. The 2015 budget will be voted on during the BOD meeting December 11, 2014.

Please refer to the financial summary. Cash on hand, total operating is \$214,232 plus capital for a total cash of \$783,638. Please note the capital reserve allocations. In Operating we are up for the month and also YTD in revenue compared to budget. Our actual expenses for the month is down and our YTD is up. We have had some non-budgeted expenses and some unexpected shortfalls in some departments. It appears this is a challenging year coming to a close. We have had three new home sales for \$30,000. Capital stands at \$569,406 with five refunds. Our delinquencies have improved and we only have three with liens. Thank you for your support and growth.

**OLD BUSINESS****NONE****NEW BUSINESS**

A. I make a motion that we approve the following people as new members of Emerald Bay Club and HOA:

**CARROLL STRANGE**

Mike and Debi Moses  
Boyd and Lynell Blaylock  
Bob and Donna Hill  
Russell and Jordan Czajkoski  
Thomas and Barbara Martin  
Dewayne and Shari Long  
Rob and Jane Sanders  
Douglas and Dorothy Jones  
Ashley Tackett

The motion was seconded by Edd Clark.  
The motion passed unanimously.

B. I move that the Board of Directors approve the budgeted **DONNA PEARCE**  
Capital expenditure for the purchase of new china and glassware in the  
amount of \$3566.97. The budgeted amount was \$3,000.00 and the Women's Club donated  
\$1,500.00 toward new china. This was purchased from PAPC. We had two bids, one from  
Ben E. Keith and the other from our PAPC. PAPC was chosen for the lower price.

The motion was seconded by Fred Zachary.

The motion passed unanimously.

C. I move that the Board of Directors approve the purchase of a **FRED ZACHARY**  
debris blower for use on the golf course. The budgeted amount of money  
is \$6,500. I am requesting that the Board allow the purchase of this equipment at the low bid  
of \$7,469.25 from Luber Brothers, who was the lowest of the four bidders. There is currently  
\$10,500 remaining in the golf course capital account, which will adequately cover the extra  
\$1,000 required to make this purchase.

The motion was seconded by Jim Ingram.

The motion passed unanimously.

D. I move that the Board of Directors approve the expenditure of **FRED ZACHARY**  
Budgeted monies (\$2,000) to purchase drainage materials (pipe, fittings, and gravel).  
The materials will be purchased locally from the vendors which provide the lowest prices.  
Again, this is budgeted money.

The motion was seconded by Jim Wright.

The motion passed unanimously.

#### **GENERAL MANAGER'S REPORT**

**CRAIG CLIVER**

We are entering the final couple months of 2014 and it has been a very eventful year. This Board has been extremely effective with their goals this year and have set us up for a great 2015. They and their committees have written a new Employee Handbook and procedures to deal with all the issues from the moment of hire to the time of departure, dealt with a drainage issue on the Range, organized our AC Systems making our West Room more efficient and are bringing y'all a new gate and guardhouse. They deserve all of our gratitude!

The year isn't over yet! The LGA is planning on working on the bathrooms on holes 7 and 17. Be prepared to see their beautification at work. The Golf Committee and Tommy are finalizing an Emerald Bay Tree Care Program. It was also determined by the Golf Committee that we would Zero out the Credit Accounts at the end of the year. We are having a Pro Shop party on the 10<sup>th</sup> of December which would be a great opportunity to use that credit at a discount. In December it gets jam packed with events both Club and private. We obviously have our Board Elections and the Budget Meetings. At the end of 2013, Department Heads and the Finance Committee put together the best budget they could. We have our numbers through the end of October and have had many successes and challenges. So far on this journey called 2014, in Club Operations we are \$106,790 over in Revenues and \$107,097 over in Expenses making us \$307 over budget at the end of October.

Thank you for your support to all of the staff over the year and we look forward to a great party season!

**COMMITTEE REPORTS:****ACTIVITIES****JIM INGRAM**

We had a beautiful day for the Fall Festival. With new booths added including an arts and craft fair, members and friends enjoyed a wonderful afternoon. Good old fashioned fair food was a huge hit. It would not have been possible without the help of all our volunteers. It took a village to make it a huge success. Thanks to everyone who donated their time, desserts, and energy. We are looking forward to a grand New Year's Eve celebration filled with fabulous formal or wonderful western dress-up attire. Larry Webber and the Electratones will entertain with selections for everyone. A choice of table decorations will be provided for formal and western tables. Food will include delicious hors d'oeuvres with breakfast later. For those of you who do not want to dance the night away for New Year's Eve, we will offer a nice plated meal in the East room where you and your friends can come eat, play table games and/or just visit. More information will be provided later. Please call the Club for table reservations.

**FOOD & BEVERAGE****DONNA PEARCE**

It has been another very busy month. We have hired a new F&B person, Valorie Altman. She is busy learning Emerald Bay and getting to know our staff and practices. We welcome her to our Club. We have already had several parties as well as several outside affairs. By the time you read this in the Rainbow Review Thanksgiving will have already come and gone. I hope you remembered to make your reservations at the Club. They have planned a big spread! Don't forget the kitchen staff would be happy to prepare and deliver your Thanksgiving meal if you do not want to eat at the Club. Christmas is in the wings and it will be a very busy season as it is shorter. We will do our very best to see that your parties are very successful.

As we enter the party time of Emerald Bay we want you to have your beverage of choice. Our TABC license will not allow us to have corkage fees so if there are specific beverages you would like please inform the staff and we will see what we can do based on our distributor's inventory. This also includes having your own drinks on the patio, you can't bring your own drinks onto the patio, but we will be happy to serve you the beverage of your choice. Please help us protect our license and thank you so much for your understanding.

This is OUR Club. Please come down and support it. Our soups, salads, burgers, fried chicken and many other items are very good. Take a break from your kitchen and give us a try. Try a cocktail before dinner----our new bar manager can mix you a very good drink—plain Jane or fancy. Give it a try! Trust me, you can't beat the quality or the price.

Thanks for your support.

**STORAGE****JIM INGRAM**

We have replaced the old lock with a new combination lock. If any of our space holders have not come by the office please come and sign our lease agreement and pick up the new combination

After the first of the year we will be making some improvements to our storage lot. Trees will be cut and trimmed to give us additional spaces. Hopefully we will be able to perform some drainage work at the rear of the yard to relieve the water problem for those spaces located there.

**GOLF COURSE/ PROSHOP****FRED ZACHARY/JIM WRIGHT****Golf Course**

Cold weather has shut down the growth of the turf to a point that we have drastically shifted our focus to leaf clean-up and trimming. The leaves are beginning to fall at a steady rate and the freezing temperatures of the last few days will speed up that process. This will mean our mowers will be out almost every day mulching. It is our goal to keep the course as clean as possible throughout the fall. Mowers and blowers will be on the course almost every day trying to achieve this goal. We do our best not to interfere with play, but it is a necessary process and from time to time it may seem more aggravating than productive. Please be patient since this will continue through mid-January when all the leaves have fallen.

The initial phase of the Driving Range Project is about seventy percent complete. Approximately seven hundred feet of pipe was installed with five catch basins added along the path of the pipe. The existing catch basins were repaired and soil has been added in some low areas. There is some grading left to do along the pipe route and we will continue to work on these areas when the range is closed on Mondays. We are now in the process of identifying low areas adjacent to the new and existing pipe system for future addition of smaller drainage lines. This work will progress over a period of time as funding becomes available. All of the work should be completed within the next six to twelve months. This will make a significant difference in recovery of the range after rain events.

We are working on completing the remaining Capital purchases for the year. The funding includes the purchase of a maintenance vehicle, drainage material, and a debris blower. It is also the time of the year when we make purchases of the materials necessary for winter weed control. These products will be applied after the Bermuda-grass is dormant, which usually happens in December. We are also taking advantage of the mulch we have collected throughout the year. In areas we have mulched in the past, we will use this "free" materials instead of commercial products. This mulch is not as attractive as some of the products that can be purchased, but at least for this year it will save the club a substantial amount of money.

**Pro Shop**

## Events:

Winter stayed away and we had a great October starting out with the Champagne, then having both the LGA and Golden Tees Fall Partnerships. Our LGA Interneters was a great success as was our Sunday Couples event on the 19<sup>th</sup>. Even with over-seeding the Pro Shop was busy. Our Merchandise Concession was north of \$26,000 with:

- Snacks and Drinks-\$285.05
- Merchandise Sales-\$25,902.76

## Golf Rounds, Cart Fees and Range Fees:

- Total Rounds-2255 for \$2608.18



## Member Rounds-2134

- ◇ Vertical Weekday Green Fees-30 for \$320.34
- ◇ Vertical Weekend Green Fees-41 for \$569.03
- ◇ Weekday Green Fees-39 for \$1249.11
- ◇ Weekend Green Fees-11 for \$469.70
- Cart Fees-\$275
- Range Fees-\$364.88

Thank you all for a great October and are looking forward to a fantastic rest of 2014!

**HOUSE****CARROLL STRANGE**

We are happy to report that the two projects in the West Room have been completed without too terribly an interruption to the dancers and the mahjonnig players. The new ceiling tiles look nice and the foam insulation should help with our A/C and condensation problem.

When you get a really good maintenance person such as Nick, he looks below the surface of blemishes to see the underlying cause. Two good cases in point have recently been discovered:

1. The flat roof portion over parts of the kitchen and storage area is still leaking and will probably have to be replaced.
2. The areas underneath the big windows in the West Room have been showing cracks along the sheetrock joints for some time. After looking behind the sheetrock, it is evident that the windows have been leaking for a long time. The wood is totally rotted out and will have to be replaced.

These were discovered before the budget was finalized for 2015, so these items have now been added to the new budget. It was decided to push the resurfacing of the parking lot out another year in order to take care of these more pressing needs.

As always, thanks for your help in keeping our Clubhouse looking nice.

**MEMBERSHIP****CARROLL STRANGE**

This has been another busy month for our committee. We have interviewed and recommended for approval, 9 new members since our last Board meeting. Emerald Bay has been a popular place among people seeking property this year. To date, we have had 5 new leesees, 5 members selling property to other members, and 39 buyers who are new to Emerald Bay.

This month we have been happy to receive:

**Mike and Debi Moses** who bought the Kelly house at 120 Marina and are coming to us from Dallas.

**Boyd and Lynell Blaylock** who purchased the Lilly home at 118 LaSalle and are moving here from Tyler.

**Bob and Donna Hill** are not new faces to us and they bought the Alfred home at 288 S. Bay and are coming from Tyler.

**Russell and Jordan Czajkoski** are purchasing the Farrell home at 105 Newport. They currently live in Bullard.

**Thomas and Barbara Martin** have bought the Foote home at 126 Fairway and will be moving here from Odessa, TX

**Dewayne and Shari Long** are purchasing the Purvis property at 103 Lasater and will be coming to us from Frisco, TX

**Rob and Jane Sanders** will be buying the Harris home at 100 S. Bay. The Sanders are moving here from Thornton, CO.

**Douglas and Dorothy Jones** are purchasing the McGibben property at 175 N. Bay and are coming to us from McKinney, TX.

**Ashley Tackett** is purchasing the Pontiff property at 102 S. Bay and is coming to us from Flint.

We urge all of our members to welcome these newcomers and make them feel right at home in Emerald Bay.

#### **LEGAL**

**EDD CLARK**

There is no change on the member tax lawsuit. All legal fees associated with this will be billed to the member.

#### **PLANNING & BYLAWS**

**JOHN CORDOVA**

No Report.

#### **HUMAN RESOURCES**

**JOHN CORDOVA**

The HR committee completed a new HR manual that was submitted to the full board for review. The intent is for board members to review and make suggests for editing in anticipation of a vote on the new manual at the December 2014 board meeting.

This manual was requested by the Board President and is a culmination of nearly a year's work to establish guidelines and procedures for future board members. The vision is for each board member to have this as a reference readily available for situations as they occur during their tenure. It should be viewed as a working document that can be added to and amended by future boards as necessary for the needs of Emerald Bay and to insure compliance with state and federal laws.

As an overview, this manual establishes hiring policies and interview guidelines, background check policy and procedures. The manual also sets up procedures to standardize evaluation forms to fairly evaluate employees and managers. It establishes an employee tobacco use policy and finally establishes a Personnel File Audit checklist to insure compliance with state and federal laws.

As a reminder, the Manager Performance Appraisals are due in December.

**ENGINEERING****JOHN CORDOVA**

No Report.

**ADMINISTRATIVE REPORT****EDD CLARK**

Everyone is busy doing the Club's work. The holidays will slow some of the work. Please be patient and understanding. Thank you.

**DIRECTORS' COMMENTS**

None

**PRESIDENT'S COMMENTS****DAVID TERRY**

From my perspective, it was another good month at Emerald Bay. A great deal of work was done to improve the driving range drainage project. Work has begun on improving the front entrance. Good progress has been made on preparing the budget for next year. A new Food and Beverage manager has been hired. And a number of committees have done a lot of work behind the scenes. We have a number of new members, which we are always delighted to have. I have been very pleased with the way that things are going in Emerald Bay. We have a great group of people at every level who do a wonderful job managing the affairs of Emerald Bay.

I was a little disappointed that so many members turned down the nominating committee when asked to run for the board. We are supposed to have five nominees but the committee, after much hard work, could only get four members to agree to run. Numerous members want to tell us how to run the affairs of the club, but few are willing to help do the work. Work on the board is actually easier now than it has ever been since we have Craig handling so much of the hands-on work. Craig is doing a wonderful job. I hope that in the future more members will see and understand this and therefore be willing to help with the work of the board.

The holiday season is always a fun time at Emerald Bay. I am looking forward to it. I hope that you are as well.

**ADJOURNMENT**

The meeting was adjourned at 5:39 p.m.

Respectfully submitted,

Donna Pearce, Secretary

**AUDIENCE COMMENTS:**

Randy Terry came forward to address the board and asked three questions. They were: how did the law suit evolve, how much money was actually paid and how do we prevent this from happening again.

President Terry responded with the following. My response to any questions asked about the lawsuit is this. In 2013 the club was served with a law suit brought by our former contracted pro. It is a matter of public record that one of our members financially supported this effort. I am convinced that other EB members encouraged him as well which means that members were supporting the suing of Emerald Bay. We became embroiled in a lawsuit that was not of our choosing. This all happened before I became president. I was on the board, however, and was initially told like everyone else that insurance would cover our costs regarding this lawsuit. However, as the lawsuit moved forward, our insurance company informed us that there were aspects of the lawsuit that their insurance company would not cover. These uncovered items had to do with claims regarding breach of contract. Therefore, a local attorney was hired to cover the portion of the lawsuit not covered by insurance. The fees for the services of the attorney who represented the club are what constitutes the legal fees that the club paid regarding to the lawsuit. I regret that in 2013 there was not better clarification of the need to employ the services of this attorney. In 2013 the club paid out approximately \$57,000 in legal fees. In 2014 the club paid out approximately \$60,000 in legal fees plus a settlement. These figures, with the exception of the settlement figure were reported in our monthly financial statements. Great attention was not called to these figures or any other aspects of the case since our attorney and the insurance company's attorney advised us not to discuss the facts associated with this ongoing lawsuit. I am sure that it was disconcerting to our members that we were not revealing more of the details regarding the case, but we were acting upon the advice of our attorneys. As is fairly normal for lawsuits like this, our attorneys entered into settlement discussions with Cody's attorney. The board agreed to settle the case out of court if it could be done for an amount that was less than our attorney estimated the legal fees would be to carry the case through to completion in the court. Although our attorneys had great confidence that we would win the lawsuit, there was always the possibility that we could lose. Therefore, the board agreed to settle the case for an amount that was less than the estimated legal fees to complete the suit through the completion of the trial. Part of the settlement agreement requested by Cody's attorney was that no details be revealed regarding the settlement. Nondisclosure of the settlement agreement was not our idea but rather Cody's and a concession that we agreed to in order to complete the settlement of the case. Since the case was dismissed we have received a final bill from our attorney for about \$6,000. I regret that members have felt uninformed. Part of the process could probably have been handled better. Hind sight is always better than foresight. However, all of these details have been reported at least verbally at one time or another in the last year with the exception of the disclosure of the terms of the settlement. I hope this helps clear up the situation concerning the lawsuit with Cody Harrison. It has been settled and dismissed from the court docket. And, after many years of running our golf operation via a contract with a golf pro, the club now runs the operation itself with its own employees. We no longer operate the golf operation under a contract. How do we keep this from ever happening again? Having all our workers function as an employee with no contract situations should help greatly. As I reported earlier, the current HR committee has put together an extensive manual on how to deal with employee issues from A to Z. If these are followed, it should keep us out of trouble. How can we force anyone to follow these? That is up to each individual in a position of authority.

Someone has suggested that we force directors to do what is right by leaving them hung out to dry on their own if they do something wrong. If we announced this as our policy toward directors, we would never be able to get even one member to serve on the board. It was never determined by any court that we did anything wrong. The suit was settled probably because it was recognized that a court trial would probably reveal that we did nothing wrong. The whole ordeal cost both sides a lot money in legal fees. We regret this. But it is over and we are ready to move on. I hope this answers the questions.



# A BIG HUGE THANK YOU!

While crushing Aluminum cans in the collection area (which I do by stomping them flat), I was stopped by someone I had never met and asked if it wouldn't be easier if I had a can crusher. (I found out later his name is Nick Perricone and that he is a relatively new employee in Emerald Bay who is responsible for maintenance.) I told him a single can crusher really would not work too well because I have so many cans to crush at one time. About a week later, when I was again crushing cans, he showed up again and said he had a present for me. It was a crusher that will crush 10 cans at a time. This helpful concern and action on his part was just because he cared enough to want to help! That is the kind of people we want around "the bay" and I just wanted to say "THANK YOU" to him for caring.

John Bloom

## TREASURER'S REPORT

### HOA FINANCIAL SUMMARY - OCTOBER 2014

#### Cash On Hand

#### Cash On Hand

	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$168,281	\$129,151	\$39,130
Capital Reserve Funds	\$25,000		\$25,000
Construction Escrow	\$36,293		\$36,293
Capital Non Reserve Funds	\$65,596	\$110,723	(\$45,127)
<b>Total</b>	<b><u>\$295,170</u></b>	<b><u>\$239,874</u></b>	<b><u>\$55,296</u></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>Current Month</u>		<u>Year To Date</u>		<u>2013 YTD</u>	
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
<b>Revenue</b>						
Dues	\$20,385	\$20,623	\$203,394	\$206,230	(\$2,836)	\$207,234
Other	-\$26,257	\$2,062	\$51,628	\$9,210	\$42,418	\$42,724
<b>Total</b>	<b><u>-\$5,872</u></b>	<b><u>\$22,685</u></b>	<b><u>\$255,022</u></b>	<b><u>\$215,440</u></b>	<b><u>\$39,582</u></b>	<b><u>\$249,958</u></b>
<b>Expense</b>						
HOA	\$23,253	\$25,872	\$212,833	\$269,755	\$56,922	\$191,578
<b>Total</b>	<b><u>\$23,253</u></b>	<b><u>\$25,872</u></b>	<b><u>\$212,833</u></b>	<b><u>\$269,755</u></b>	<b><u>\$56,922</u></b>	<b><u>\$191,578</u></b>
<b>Net Operating</b>	<b><u>(\$29,125)</u></b>	<b><u>(\$3,187)</u></b>	<b><u>\$42,189</u></b>	<b><u>(\$54,315)</u></b>	<b><u>(\$17,340)</u></b>	<b><u>\$58,380</u></b>

#### CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - SEPT. 2014	\$125,346	
Capital from Sale of Property	\$2,500	\$11,500
Capital Dues (OCT.)	\$0	\$12,351
Capital Dues transferred in (Sept)	\$0	\$3,063
Capital Expenses	(\$957)	(\$10,510)
<b>Total</b>	<b><u>\$126,889</u></b>	<b><u>\$16,404</u></b>
Capital Dues Billed (NOV.)	\$1,543	
	<b><u>\$128,432</u></b>	

## TREASURER'S REPORT

### CLUB FINANCIAL SUMMARY - OCTOBER 2014

#### Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$198,822	\$254,083	(\$55,261)
Reserve-Upper Neches River Lease (335 mth)	\$15,410		\$15,410
<b>Total Operating</b>	<b>\$214,232</b>	<b>\$254,083</b>	<b>(\$39,851)</b>
Capital Emergency Reserve (Non Recurring)	\$50,000		
Building Reserve (capped at \$500K)	\$75,310		
Bridge Reserve(capped at \$50K)	\$50,000		
Golf Course Renovations Reserve (capped at \$500K)	\$45,310		
Kitchen Equipment Reserve (capped at \$100K)	\$100,000		
Capital Non Reserve	\$248,786		
<b>Total Capital</b>	<b>\$569,406</b>	<b>\$503,317</b>	<b>\$66,089</b>
<b>Total Cash</b>	<b>\$783,638</b>	<b>\$757,400</b>	<b>\$26,238</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>Current Month</u>		<u>Year To Date</u>			<u>2013 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
<b>Revenue</b>						
Dues *	\$108,922	\$107,476	\$1,078,010	\$1,074,760	\$3,250	\$1,061,050
Food & Beverage	\$45,534	\$52,253	\$388,660	\$360,198	\$28,462	\$348,327
Pro Shop	\$25,956	\$11,590	\$195,560	\$120,531	\$75,029	\$98,906
Other	\$4,717	\$3,509	\$34,139	\$34,090	\$49	\$35,909
<b>Total</b>	<b>\$185,129</b>	<b>\$174,828</b>	<b>\$1,696,369</b>	<b>\$1,589,579</b>	<b>\$106,790</b>	<b>\$1,544,192</b>
<b>Expense</b>						
Administration	\$15,511	\$18,006	\$240,745	\$233,324	(\$7,421)	\$205,590
Clubhouse	\$10,501	\$19,023	\$148,174	\$181,574	\$33,400	\$165,584
Food & Beverage	\$51,507	\$59,397	\$561,233	\$477,086	(\$84,147)	\$453,895
Golf Course	\$45,334	\$61,692	\$528,060	\$554,433	\$26,373	\$511,769
Pro Shop	\$39,185	\$24,145	\$244,934	\$169,632	(\$75,302)	\$142,612
<b>Total</b>	<b>\$162,038</b>	<b>\$182,263</b>	<b>\$1,723,146</b>	<b>\$1,616,049</b>	<b>-\$107,097</b>	<b>\$1,479,450</b>
<b>Sub-Net Operating</b>	<b>\$23,091</b>	<b>(\$7,435)</b>	<b>(\$26,777)</b>	<b>(\$26,470)</b>	<b>\$213,887</b>	<b>\$64,742</b>
<b>Other Expenses</b>						
Contingency	\$54		\$31,978	\$17,133	(\$14,845)	\$18,176
Bad Debts	\$305	\$667	(\$24,213)	\$6,670	\$30,883	\$30,508
Bonus Pool	\$0		\$300	\$0	(\$300)	\$3,200
<b>Net Operating</b>	<b>\$22,732</b>	<b>(\$8,102)</b>	<b>(\$34,842)</b>	<b>(\$50,273)</b>	<b>(\$15,431)</b>	<b>\$12,858</b>

**CAPITAL SUMMARY**

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance-SEPT 2014	\$609,856	
Contributions		
Capital from Sale of Property	\$30,000	\$220,000
Capital Gain on Sale of Equipment	\$0	\$1,111
Capital Dues	\$0	\$116,613*
		-
Refund of Initiation Fees	-\$25,000	\$105,000
		-
Capital Expenses	-\$45,450	\$190,543
	<u>\$569,406</u>	
Capital Dues Billed (NOV.)	\$13,275	
<b>TOTAL</b>	<b><u>\$582,681</u></b>	<b><u>\$42,181</u></b>

\*Accrued to date less pro rated dues

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

R. E. Pryor, Jr.	\$14,527.85	Lien
Charles Stromire	\$5,240.04	Lien
Leslie Shaw	\$14,590.27	Lien
<b>TOTAL</b>	<b><u>\$34,358.16</u></b>	

# MERRY CHRISTMAS

## Emerald Bay Women's Club

Reservations for Women's Club must be **cancelled** by noon on **Tuesday** for the **Wednesday** meeting.

To cancel a reservation, call your caller  
or Cathy Wright @ (903-825-3048) or  
Email: [cdwr@embarqmail.com](mailto:cdwr@embarqmail.com)

If you **do not** cancel by this deadline  
you will be charged for the meal.  
Please do not call the Club to make  
or cancel a reservation.

Thank you





*Emerald Bay**Benevolence*

The Benevolence Board would like to express their appreciation to those who attended, worked or contributed to our Auction fundraiser.

The generous outpouring of love from this community is truly amazing. You continue to be a beacon of hope in a very challenging world. Thanks to you, more local children, sick people and the elderly will have heat, food, clothing, and medical care this winter. Although you may not see their faces or personally hear their words of gratitude, may your hearts be warmed by the difference you have made.

It truly takes a "village" or in our case a "community" for an event as large as this to be successful. To date we have raised over \$22,000 due to the collaborative efforts of the following Committee Chairpersons, our Sponsors and Benefactors:

Peggy Brock, Artistic Director and Sponsorship Chairman  
 Barbara Baker, Women's Club President & Co-Emcee  
 Jean & Jim Barkley, Sale Items and Donors  
 Mary & Chuck Chatham, Programs & Accounting  
 Debbie Ellis, Posters  
 Jeff King, Auctioneer and Bruce Wurdeman, Invocation  
 Roxann Motz, Reservations  
 Pug Niekel, Media Presentation  
 Gloria Swift, Photography  
 Sharon Sossamon & P. J. Taylor, Decorating  
 Cathy Wright, Volunteers

Their loyal and gracious helpers include: Cliff Baker, Dorene Bocoock, Theresa Breedlove, Nancy & Allan Brinson, Malinda Cordova, Dena Culpepper, Reba Foursha, Gigi Gibb, Kathy Haar, Joan & Larry Henness, Mary Alice Herrington, Louise Holmes, Kathy King, Zoe Kuschel, Wanda Laboyteaux, Dawn Logan, Annita McReynearolds, Karen Miller, Nancy Misso, Joyce Shipp, Pat Simmons, Brenda Spears, Jim Speiran, Carl Smith, Martha Swenson, Lynda Terry, Nonette Terry, Beverly Wortham and Judy Zachary.

We also wish to thank the club staff. A sell out crowd and bountiful donations presented challenges and extra work for Craig and Food and Beverage but they rose to the occasion and everyone enjoyed delicious food, beverages and a festive evening.

For those who were unable to attend but would like to be part of this worthwhile endeavor, you may send your donation to E. B. Benevolence Jan Verzosa, 136 Marina Drive.

May God bless you and your family this holiday season!

## 2014 Women Club Benevolence Auction Sponsors

### Platinum

James & Glynda Carroll  
 Penny Rudd & Harold Little  
 Barry & Sharon Sossamon  
 Bob Youngblood

### Gold

Don & Marva Austin  
 Craig Cliver  
 Jerry & Judy Crites  
 Dermedics  
 Wade & Kelly French  
 Jack & Cathie Gallacher  
 Gibb Insurance Agency  
 Dave Johnson

Ben E. Keith  
 Tad Morgan, D.D.S.  
 Pug & Nancy Nickel  
 Joe Lee & JoAnn Smith  
 Southside Bank  
 The Original Evans Heating & AC  
 Cayla Washburn  
 Ordean & Helen Williams

### Silver

Cart Barn  
 Cascade Golf Club  
 Rev. & Mrs. Dutch Conditt  
 David Cutright Glass  
 Express Lawn Sprinklers

Scent-thia's  
 Brenda Spears  
 P. J. Taylor  
 Andy & Leah Williams  
 Willowbrook Golf Club

Tom & JoAnn Fields  
 Frankston Family Dentistry  
 Pat & Mary Alice Herrington  
 Oasis Beverage  
 Sam's Town Hotel/Casino

### Bronze

4 Way Café  
 Jessica Blackmon Nails  
 Bonnie Edmonds  
 Ecclatiqués  
 Flowers by Suz  
 Hollytree Country Club  
 Karen Horton  
 Jim's Jewelers

Katie's Jewelers  
 Kiepersol  
 Margaritaville Casino  
 Noonday Hardware  
 Ranch Brand Meats  
 Redwing Salon/  
 Boutique  
 Stephanie Roe, LMT

Rubicon  
 Rachael Ruiz, LMT  
 Gloria Swift, Photography  
 Tony's Barbershop  
 Traditions  
 Sharon Williamson  
 Manicurist

Please Patronize These Places and Thank Them for Their Generosity!

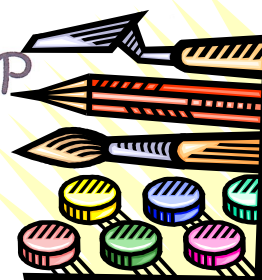
### Special Angels: Event Host Benefactors

Barbara Baker, Don & Darlene Black, Nancy Brinson, Angie Browning, Malinda Cordova,  
 Mark & Sandy Farr, Cindy Hags, Tom & Betty Hindmn, Kathy King,  
 Wanda LaBoytzoux, Duane & Margaret LeNorman, Karen Miller, Nancy Misso,  
 R.B. Molong, Wil & Becky Morgan, David & Sheryl Olson, Jerry & Barbara Patton, Sandy  
 Polk, Robert & Julie Retchless, Druz & Kay Shelton, Joyce Shipp, Tim &  
 Barbara Taylor, Leah Williams, Beverly Wortham, Bob Youngblood





CREATIVE GROUP  
OF  
EMERALD BAY



ANY CREATIVE PERSON  
IS INVITED TO JOIN  
THE FUN OF THE  
CREATIVE GROUP

MEETING AT  
EMERALD BAY CHURCH

MONDAYS  
1-6 PM  
COME FOR ANY OR ALL  
OF THE TIME

ANY QUESTIONS  
CALL PJ TAYLOR 903-258-0166  
OR DEBBIE ELLIS 903-780-5708





# MGA News



The MGA will hold its final tournament of the year on Saturday, December 6, 2014.

The EGG NOG Classic will be a fun event for everyone. Come out and have some fun and fellowship. Also on that day, the MGA will crown the 2014 MGA Champion, the total points winner for the year. The top 32 point winners for 2014 events will vie for the championship....

## THE PLAYERS CUP!

The MGA would like to welcome the new slate of officers for 2015: President John Miller, Vice President David Morse, Treasurer Bob Breedlove and Secretary David McElveen. Thank these members for agreeing to serve in these important offices. Outgoing President Sonny Harvey will remain on the board as well.

Have a great Holiday Season.....

Remember to spend your pro shop credit before the end of the year.



**Emerald Bay Community Church**

**160 La Salle Drive**

**Bullard, TX 75757**

**903-825-3642**



**Dr. Darryle Dunks, Pastor**

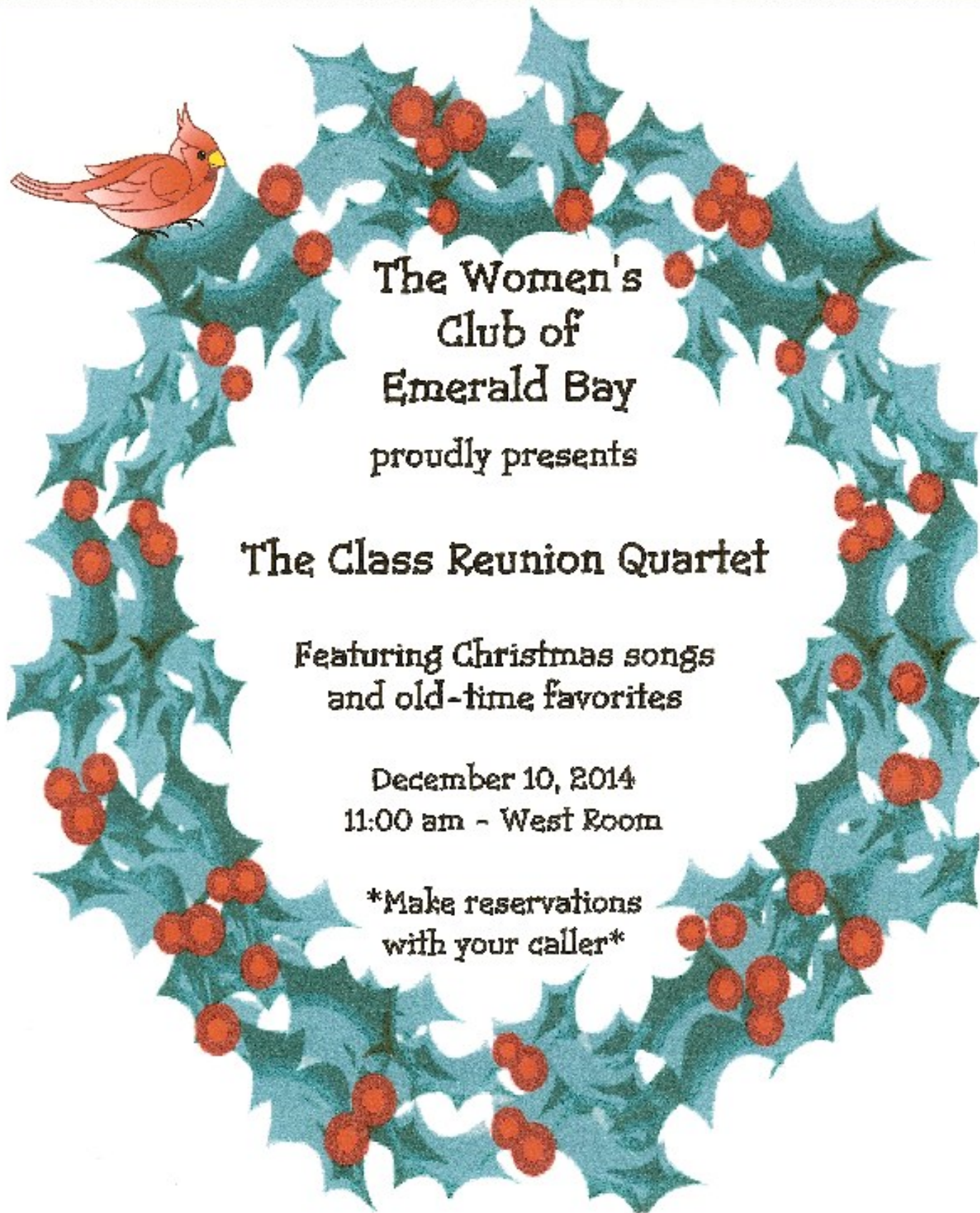
<b>Early Bird Class</b>	<b>8:00 a.m.</b>
<b>Worship Service</b>	<b>9:00 a.m.</b>
<b>Fellowship Time</b>	<b>10:00 a.m.</b>
<b>Sunday School</b>	<b>10:15 a.m.</b>
<b>Women's Bible Study</b>	<b>10:00 a.m. Monday</b>
<b>Choir Rehearsal</b>	<b>5:15 p.m. Monday</b>
<b>Men's Bible Study</b>	<b>8:00 a.m. Thursday</b>

**OFFICE HOURS ARE: 8:00 a.m.—12:00 p.m.**

[www.emeraldbaycc.org](http://www.emeraldbaycc.org)

**Residents outside of Emerald Bay are welcome. (To be admitted for worship services, stop at the guard gate for a vehicle sticker)**





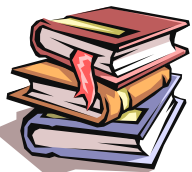
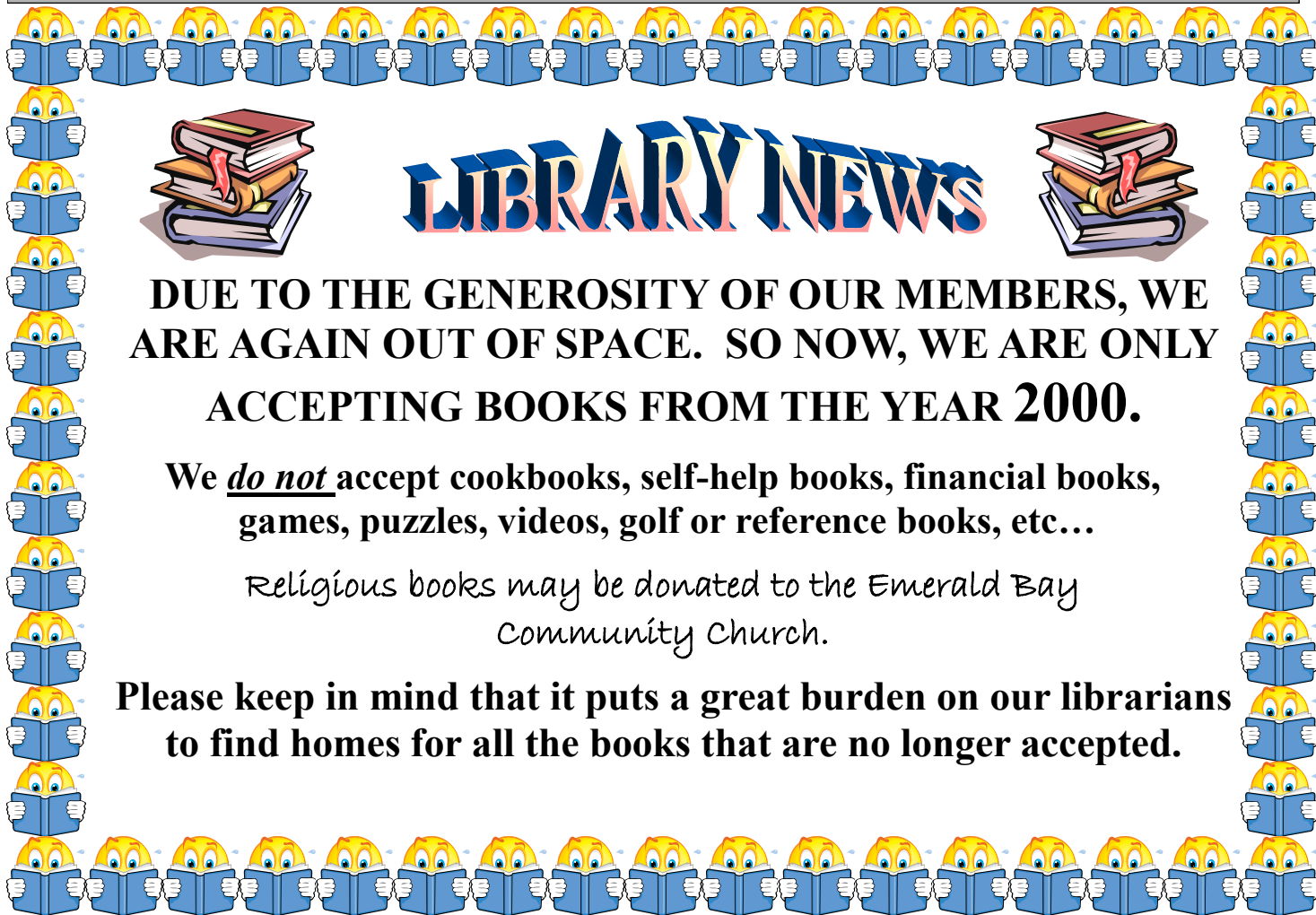
The Women's  
Club of  
Emerald Bay  
proudly presents

## The Class Reunion Quartet

Featuring Christmas songs  
and old-time favorites

December 10, 2014  
11:00 am - West Room

\*Make reservations  
with your caller\*



# LIBRARY NEWS



**DUE TO THE GENEROSITY OF OUR MEMBERS, WE ARE AGAIN OUT OF SPACE. SO NOW, WE ARE ONLY ACCEPTING BOOKS FROM THE YEAR 2000.**

We *do not* accept cookbooks, self-help books, financial books, games, puzzles, videos, golf or reference books, etc...

*Religious books may be donated to the Emerald Bay Community Church.*

**Please keep in mind that it puts a great burden on our librarians to find homes for all the books that are no longer accepted.**

## BOSOM BUDDIES

Bosom buddies welcomes breast cancer survivors to be a part of this group.

Contact Antoinette Jackson at 903-825-7443 or [antojxn@aol.com](mailto:antojxn@aol.com)

The first Saturday of the month the group meets for lunch at the Club.

The third Monday night the group meets at the home of one of the members.

**Hope to see you there!**



**Christmas Mah Jongg Lunch**

**Thursday, December 11, 2014  
11:30 to 3:30**

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

*Sonia Adams  
Synphia Adams  
Sandy Allen  
Joyce Carr  
Eva Chou  
Phyllis Cummings  
Wanda LaBoyteaux*

*Karen Miller  
Sue Ann Murff  
Cheryl Myers  
Etheda Narro  
Janette Price  
Beverly Wortham  
Cathy Wright*

Please make your reservations by  
Thursday, December 4<sup>th</sup>

Karen Miller 903-825-2710 [ksmiller3343@embarqmail.com](mailto:ksmiller3343@embarqmail.com)  
Eva Chou 903-825-7801 [evasypeng@hotmail.com](mailto:evasypeng@hotmail.com)

**There will be no sign up sheet**

**LADIES GOLF ASSOCIATION****DECEMBER 2014**

*I hope everyone has had a wonderful and "fulfilling" Thanksgiving holiday.*

*It is now time to look forward to December and Christmas!*

*In November our "Buddy Day" Tournament was cancelled due to the terrible weather we were having in November. As I write this I am not so sure our annual "Turkey Shoot" Tournament will be held. This cold weather may linger here longer than expected.*

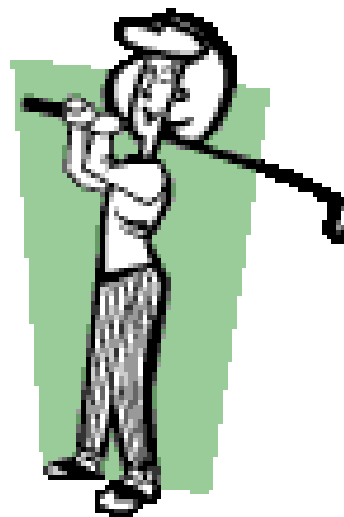
*On December 4th, the LGA will host our annual Christmas Luncheon--INDOORS. This is officially our last event of the year. We install our new officers for the year 2015.*

*Thanks to all our members who helped make 2014 a good year.*

*Looking forward, any new member interested in golfing and joining our Ladies Golf Association, please call the golf shop or any of our members and get involved with a great sport and a great group of ladies! Our wonderful golf pros love to give lessons and help anyone interested in learning to play.*

*Merry Christmas to all !*

*Nita Ingram  
President  
Ladies Golf Association*





*TYLER MUSIC COTERIE*

## Christmas Concert

December 4, 2014

10:30 a.m.

The Tyler Music Coterie Chorus joins the Christmas Downtown Concert Series at the Marvin United Methodist Church. The Tyler Music Coterie Chorus, under the direction of **Louise Williamson**, accompanied by June Shull, and narrated by Patti Long, has put together a concert of Christmas favorites performed by professional singers, instrumentalists, and several Emerald Bay musicians.

Coterie Chorus members include: Sopranos Jeannette Jarrell, Gailia Lang, **Sharon Sledge**, Elizabeth Stricklin, and **Sheryl Olson**; 2<sup>nd</sup> sopranos Jean Barlow, **Pat Bullard**, **BJ Cape**, Patti Long, Allene Parish, and Faye Taylor; and altos **Joyce Carr**, Audrey Chartier, Ella Cunningham, **Beryl Featherston**, Geneva McKinley, and **Liz West**. Joining the ladies is a select men's ensemble with tenors Jim Broussard, Stan Cox, **Carl Smith**, and **Morris West**, and baritones Tim Danielson, **Frank Duphorne**, **JB Featherston**, Ken Muckelroy, Dave Smith, Ken Reid, and **Bob Youngblood**.

The orchestra members are Allison Smith, violin, Geneva McKinley, violin, Christian Kay, cello, Sue Bugg, flute, **Myra Brown**, oboe, Mary Beth Dawes, clarinet, Juan Rodriguez, trumpet, Ken Muckelroy, trumpet, Sarah Oldham, horn, Hayden Gable, trombone, Sammye Woodward, bells, **Dwaine Meski-men**, percussion, Joseph Snyder, percussion, Geraldine Edwards, piano, Gailia Lang, piano, and Stan Cox, organ.

Plan to begin your Christmas concert season by attending the Tyler Music Coterie Christmas Concert on Thursday, December 4, 2014, at 10:30 a.m., in the Marvin Methodist Church **Sanctuary**. It promises to delight, enthrall, and entertain even the most discerning concert-goers. The admission is free, ample/comfortable seating is available in the sanctuary, a \$5.00 luncheon will follow in Pirtle Hall, and all are welcome to attend!

## What Would You Have Done? A True Story.....

At a fundraising dinner for a school that serves children with learning disabilities, the father of one of the students delivered a speech that would never be forgotten by all who attended. After extolling the school and its dedicated staff, he offered a question, "When not interfered with by outside influences, everything nature does is done with perfection. Yet, my son, Shay cannot learn things as other children do. He cannot understand things as other children do. Where is the natural order of things with my son?"

The audience was stilled by the query.

The father continued, "I believe that when a child like Shay, who was mentally and physically disabled, comes into the world, an opportunity to realize true human nature presents itself, and it comes in the way other people treat that child."

Then he told the following story: Shay and I had walked past a park where some boys Shay knew were playing baseball. Shay asked, "Do you think they'll let me play?" I knew that most of the boys would not want someone like Shay on their team, but as a father, I also understood that if my son were allowed to play, it would give him a much needed sense of belonging and some confidence to be accepted by others in spite of his handicaps. I approached one of the boys on the field and asked (not expecting much) if Shay could play. The boy looked around for guidance and said, "We're losing by six runs and the game is in the eighth inning. I guess he can be on our team and we'll try to put him in to bat in the ninth inning."

Shay struggled over to the team's bench and, with a broad smile, put on a team shirt. I watched with a small tear in my eye and warmth in my heart. The boys saw my joy at my son being accepted.

In the bottom of the eighth inning, Shay's team scored a few runs but was still behind by three. In the top of the ninth inning, Shay put on a glove and played in the right field. Even though no hits came his way, he was obviously ecstatic just to be in the game and on the field, grinning from ear to ear as I waved to him from the stands.

In the bottom of the ninth inning, Shay's team scored again. Now, with two outs and the bases loaded, the potential winning run was on base and Shay was scheduled to be next at bat. At this juncture, do they let Shay bat and give away their chances to win the game?

Surprisingly, Shay was given the bat. Everyone knew that a hit was all but impossible because Shay didn't even know how to hold the bat properly, much less connect with the ball. However, as Shay stepped up to the plate, the pitcher, recognizing that the other team was putting winning aside for this moment in Shay's life, moved in a few steps to lob the ball in softly so Shay could at least make contact. The first pitch came and Shay swung clumsily and missed.



The pitcher again took a few steps forward to toss the ball softly towards Shay. As the pitch came in, Shay swung at the ball and hit a slow ground ball right back to the pitcher. The game would now be over.

The pitcher picked up the soft grounder and could have easily thrown the ball to the first baseman. Shay would have been out and that would have been the end of the game. Instead, the pitcher threw the ball right over the first baseman's head, out of reach of all team mates.

Everyone from the stands and both teams started yelling, "Shay, run to first! Run to first!" Never in his life had Shay ever run that far, but he made it to first base. He scampered down the baseline, wide-eyed and startled.

Everyone yelled, "Run to second, run to second!" Catching his breath, Shay awkwardly ran towards second, gleaming and struggling to make it to the base. By the time Shay rounded towards second base, the right fielder had the ball.

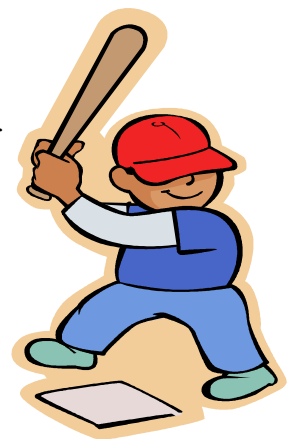
The smallest guy on their team now had his first chance to be the hero for his team. He could have thrown the ball to the second baseman for the tag, but he understood the pitcher's intentions so he, too, intentionally threw the ball high and far over the third baseman's head. Shay ran towards third base deliriously as the runners ahead of him circled the bases toward home.

All were screaming, "Shay, Shay, Shay, all the Way Shay!" Shay reached third base because the opposing shortstop ran to help him by turning him in the direction of third base, and shouted, "Run to third, Shay, run to third!" As Shay rounded third, the boys from both teams, and the spectators, were on their feet screaming, "Shay, run home! Run home!" Shay ran to home, stepped on the plate and was cheered as the hero who hit the grand slam and won the game for his team.

"That day", said the father softly with tears now rolling down his face, "the boys from both teams helped bring a piece of true love and humanity into this world".

Shay didn't make it to another summer. He died that winter, having never forgotten being the hero and making me so happy and coming home and seeing his mother tearfully embrace her little hero of the day!

**A wise man once said every society is judged by how it treats its least fortunate amongst them.**





## **NEIGHBORHOOD GROUPS**

### **FAIRWAY, HOLLY HILL and RIDGECREST FAMILY & FRIENDS**

Do you live on Fairway Drive, Holly Hill Lane or Ridgecrest Circle? Would you like more than just a nodding acquaintance with your neighbors? Then our monthly social and meal time at the Club is just for you. We're friendly, funny and "food loving." See for yourself by joining us at 6:00 PM every second Tuesday of the month--from October through April--at the Club. Please make your own reservation by calling the Club at [903.825.3388](tel:903.825.3388) and responding you are part of the Fairway Family. If you would like an email reminder of our dinners or have a questions, call Curtis Adams @ 504-487-5003 or email [cladams\\_rivrid@yahoo.com](mailto:cladams_rivrid@yahoo.com)  
See you next month!

### **WILLIAMSBURG MONTHLY DINNER**

**Join us! Every 1st Tuesday, 6 p.m. at the Club**

(Only exception is if 1st Tuesday is followed by a holiday)

Your Williamsburg hostess will continue to call the street's frequent attendees to remind them of each month's gathering, at which time you may make reservation through her or simply call the club yourself to make the reservation.

**All Williamsburg residents are welcome! Come get to know your neighbors!**

### **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 Dicksie Walker, [dwalker@evansair.net](mailto:dwalker@evansair.net) or Kathy Miller, [miller111@nctv.com](mailto:miller111@nctv.com)

### **Neighborhood Groups**

Information pertaining to neighborhood groups can be sent to Barbara Baker, at [barbbaker@att.net](mailto:barbbaker@att.net).



## MERRY CHRISTMAS



### 2015 BRINGS BIG CHANGES

\*13 SEER Equipment is gone,

\*Price of R22 Refrigerant (Freon)

is skyrocketing due to recent EPA Announcement.

You can beat the price increases and save some serious cash now ...



**Get BLACK FRIDAY PRICES until the end of 2014!**

**Free No Obligation Estimates on Complete Systems**

**with 410A Environmentally Friendly Refrigerant.**

**Residential \* Commercial \* Service All Brands**

**Remodel \* New Construction \* Maintenance**

Follow us on Facebook - The Original Evans Air

[www.EvansAir.net](http://www.EvansAir.net)

903-561-9410

#A10599E

# THE CART BARN



## 903-825-3416

- New & Used Cart Sales
- Cart Repair Services
- Cart Maintenance
- We Buy Used Carts

### Refurbished 2010 Yamaha Drive Carts For Sale \$2,995

\* Includes: **NEW** batteries, windshield, halogen headlights & LED taillights, sand bottles

#### Summer Accessory Sale

- Sunbrella Tract Style Enclosure \$600
- 10" Custom Wheel & Tire Combo \$400
- 12" Custom Wheel & Tire Combo \$600
- Headlight, Tail lights kit \$179

#### Summer Battery Sale

- (6) Trojan T-105 6 Volt batteries \$700\*
  - (6) Trojan T-875 8 Volt batteries \$750\*
  - (4) Trojan T-1275 12 Volt batteries \$700\*
- \*Price includes exchange of old batteries*

#### Annual Maintenance Program "AMP"

AMP is a comprehensive maintenance program for Emerald Bay residents' golf carts. Services will be scheduled on a quarterly or semi-annual basis and include the following procedures:

- Clean battery cables. Test, clean & fill batteries with distilled or RO water.
- Service & adjust brakes, check rear end, check tires & suspension, lube cart.
- Check fuse and wiring harness for running lights. Wash and detail cart.

**Semi-Annual Service Option** – includes all of the above plus we will remove your batteries and clean up the battery box. EZGO carts are prone to battery box failure.

If you have any questions call **903-825-3416** or email us at: [drogers@cartbarn.net](mailto:drogers@cartbarn.net)

XXXXXXXX Complete the bottom section. Cut on dotted line and mail in your AMP subscription form today. XXXXXXXX

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

- Quarterly Service Option
- Semi-Annual Service Option

#### One Cart:

- \$30 Quarterly
- \$60 Semi-Annual
- \$100 Annual "best deal"

#### Two Carts:

- \$60 Quarterly
- \$120 Semi-Annual
- \$200 Annual "best deal"

**Make check payable to: The Cart Barn**

#### Mail to:

Dennis Rogers  
105 Monterey Lane  
Bullard, TX 75757



Brody's Dry  
Professional Carpet Cleaning  
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**Writers' Action Group  
(WAG)**

Our next meeting will be held Friday, October 17, 2014,. Our regularly meetings are at 11:00 am on the first and third Fridays of the month in the Emerald Bay Conference Room.

If you aspire to publish the book within you, or just want to be encouraged with a personal writing project, why not come join us?

For more information on WAG, please contact:

Antoinette Jackson at 903.825.7443 ([antojxn@aol.com](mailto:antojxn@aol.com)) or

Jo Sharp at 903.825.3778 ([josh142@embarqmail.com](mailto:josh142@embarqmail.com))

# Mission House

If you have gently used shoes or clothing, they may be taken to the Mission House in Bullard on the third Wednesday of each month (9 a.m. to 1 p.m.) or the fourth Tuesday (9 a.m. to 1 p.m.).



If you have furniture, appliances or household items, please contact Hazel Mason at 903-521-5711.



Your support of this mission has made an important difference in the lives of many. Thank you for your generosity.



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Please rinse cans and crush them if you can. It all helps our volunteer efforts.



THANKS FOR YOUR SUPPORT!

### 42 Anyone?



Do you enjoy playing 42?  
Would you like to learn to play?  
This is a game with dominoes, somewhat similar to, but much simpler than bridge.

A group of a dozen or more join together every **Thursday evening** in the President's Room at 6:45 p.m. and play until 9 p.m.

Amateurs or experts welcome!!  
No entry fees, no prizes, no refreshments, just good clean fun.

Come to the Club and enjoy playing 42!!

**Play has resumed for the fall.**



**Cordova Real Estate** is proud to announce the addition of  
**Dena Culpepper** to the company.

Dena Culpepper is a seasoned realtor with a history of success in the D/FW area. Her husband's work has brought her here to Emerald Bay and she is now looking forward to serving clients in East Texas.

Dena is an experienced advisor who you will at all times find to be honest with the expertise to guide you through all your Real Estate needs. Dena personally and professionally prides herself as someone who is dedicated to helping others in attaining their goals.

Dena holds a business degree from Dallas Baptist University. She and her husband John are the proud parents of two wonderful daughters, Alison and Elise.

Call Dena for all your Real Estate needs! 903-707-1929.



Cordova Real Estate serves Emerald Bay, Eagles Bluff, Cumberland Ridge and all communities around the Lake Palestine area as well as Tyler. Member Tyler MLS and Dallas area MLS with listings posted to the Houston MLS as well as 60+ Web Sites.

[www.EmeraldBayTx.com](http://www.EmeraldBayTx.com)

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**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 in local newspapers. Letters must be sent to Donna Pearce, Editor, by email: [petdriller@aol.com](mailto:petdriller@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 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 director in charge of the activity concerned. Complaints or criticisms of staff will not be published.



**Donna Pearce**  
**Board Sponsor & Editor**  
[petdriller@aol.com](mailto:petdriller@aol.com)  
**Barbara Baker**  
**Publisher & Editor**  
[barbbaker@att.net](mailto:barbbaker@att.net)

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 **Donna Pearce**.

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.



**ATTENTION ALL MALE GOLFERS**

**ARMY  
REVERSE SHOTGUN  
PLAYS EVERY WEDNESDAY  
MORNING AT 9 A.M.**

**4 PERSON TEAMS=PLAYING 2 BETTER  
BALLS OF 4 = COMBINED NET SCORE  
TEAMS WILL BE PAIRED  
BY HANDICAPS  
BLUE, WHITE AND GOLD PLAYERS ARE  
WELCOMED**

**SIGN UP AT IN THE PRO SHOP BY 8:45  
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PUT \$2 CASH  
IN THE POT AND WINNERS  
SPLIT THE PROCEEDS.**

**Golden Tee Golfers**

Play 9 holes  
Tuesdays & Fridays  
@ 1:00 pm  
Cost to play is \$1.00



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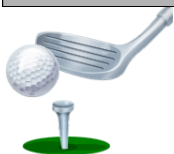
You are not too old, your game is not too bad: Come play!!

You will enjoy the fellowship and have fun!! First time players, the annual dues is \$10.00

If you have questions, call:

Roger Hudson (President) @ 903-825-1977  
Tom Stuart (Secretary) @ 903-825-6774





## Club Information



### Hours of Operations

Emerald Bay Club 903-825-3388	Club House ... Tuesday-Sunday .....7:00 a.m. to 7:00 p.m.
Office, Ext. 0	Office ..... Monday .....9:00 a.m. to 1:00 p.m.
EB Office Fax 903-825-3430	Tuesday-Friday .....8:30 a.m. to 6:00 p.m.
General Manager, Craig Cliver Ext.7	Dining Room Tuesday-Friday .....11:00 a.m. to 8:30 p.m.
Business Manager, Marian Gardner Ext.5	Saturday Breakfast.....7:30 a.m. to 8:30 p.m.
Food & Beverage, Valorie Altman Ext. .6	Sunday.....10:00 a.m. to 7:30 p.m.
Food Orders to Go, Ext. 2	Tee Times ... Tuesday-Sunday.....7:30 a.m. to 5:00 p.m.
All dining reservations, Ext 3	Golden Tees ..Tuesday /Friday .....1:00 p.m.
Club sponsored events only, Ext. 4	Army .....Wednesday .....9:00 a.m.
Pro Shop 903-825-3444	LGA .....Thursday .....8:30 a.m. play day
Security 903-825-3174	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.**

### EMERALD BAY BOARD 2014

President .....	David Terry.....	825-2499	.....	davideterry@embarqmail.com
V. Pres., House, Membership.....	Carroll Strange.....	825-7731	.....	tcstrange@embarqmail.com
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Security .....	Barry Sossamon.....	825-0133	.....	sossamon@centurylink.net

### EMERALD BAY COMMUNITY CONTACTS

Ads for Rainbow Review: Cindy Philpott .....	825-3388	Knitters: Diane Mendenhall.....	825-2260
Allied Waste (trash pick up) .....	800-678-7274	LGA: Nita Ingram.....	825-3032
Bosom Buddies: Antoinette Jackson .....	825-7443	MGA: Sonny Harvey.....	825-3719
Boy Scout Flag Service .....	825-2044	Mah Jongg Lessons: Jessie Mathis... ..	825-3178
Bridge Club: Roxanne Mote.....	825-2257	Cheryl Myers .....	825-6884
Century Link (phone svc) .....	800-788-3500	M.U.D. (water & sewer) .....	825-6960
Champagne Tournament: Brad Jones.....	972-979-9399	Northland Cable TV .....	894-8200
Clogging: Thelma McElveen .....	825-6743	Oncor .....	888-313-4747
Direct TV Satellite .....	800-531-5000	Palette Club: Patty J. Taylor .....	258-0166
Dish Network TV Satellite .....	800-722-7500	Paradise Tourn.: Kathy and John Miller. ..	710-2118
Emerald Bay Church .....	825-3642	Singles' Club: Shirley Rogers .....	825-3621
Emerald Bay Reporter.....	825-3000	Storage: Jim Ingram .....	925-3032
Golden Tees: Tom Stuart.....	825-6774	Swimming Pool: Carroll Strange.....	825-7731
		Women's Club: Barbara Baker.....	805-8576