

RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT
BULLARD, TX
75757

PRSRT STD
CAR RT
SORT
PERMIT 54
BULLARD,
TX 75757

September 2018

Inside this issue:

HOA Report	2-3
Club Report	4-6
Financial Reports	7-9
Guidelines for RR	9
Women's Club	10/13/21
Library News	10
Annual Coffee	11
Pokeno/PAWS at the Point	12
Bible Study	13
Benevolence	15/17
EB Comm. Church	16/18
Fish Fry	19
Neighborhood News	20
Octoberfest	21
Mah Jongg	23
Auction	25/27
Golden Tees	27
Arts & Craft Fair	29
Act of Kindness	29
LGA News	31
Champagne	33
Fishing Club	35
Special Invitation	37
Pickleball	39
Party Etiquette	40
In Memory Of	41
Club News	42

Emerald Bay Women's Club

Fall Style Show

Featuring Chico's of Tyler

September 12, 2018 11:00 am

Join us and Invite your friends for
fashion, food,
fellowship, and FUN!



You will have the opportunity to win an *Exclusive Style by Appointment*, including a 1-hour styling session, and exclusive Emerald Bay style show discounts.

****Lunch will include chicken, spinach, and artichoke crepes
Served with asparagus, salad, and strawberry shortcake****



Complimentary glass of champagne or Mimosa

Reservations can be made by calling 903-978-2117 or

Emailing: ebwomensclub@gmail.com

Be sure to mention any dietary restrictions.

Your club account will be charged \$13.50.

If possible make *Reservations* by September 7th



**EMERALD BAY HOMEOWNERS ASSOCIATION
MONTHLY BOARD MEETING AGENDA
AUGUST 16, 2018 AT 5:00 P.M.
EMERALD BAY CLUBHOUSE – WEST ROOM**

CALL TO ORDER**CAROLYN CHALENDER****PRAYER****SHIRLEY ROGERS**

All members were present with the exception of Bruce Wurdeman and Annette Clay who had excused absences.

APPROVAL OF MINUTES**CAROLYN CHALENDER**

Minutes were approved as printed in the Rainbow Review

TREASURER'S REPORT**CHARLIE HALE**

As of the end of July 2018:

- Total revenue for July 2018 was \$22,819 versus a July 2018 budget of \$21,805.
- Total operating expense for July 2018 was \$38,396 versus a July 2018 budget of \$25,735.
- For the month, we had budgeted for expenses to exceed revenue by \$3,930 but actual spend exceeded revenue by \$15,577.
- For the first seven months of 2018, our HOA budget projected income of \$156,817. Actual income for the first seven months has totaled \$168,784 ... thus resulting in revenue exceeding budget by \$11,967 through the first seven months of the year.
- Expenses for the first seven months of the year have totaled \$197,574 versus the 2018 budget through the first seven months of \$206,313 ... thus resulting in an actual spend that is \$8,739 less than the budgeted amount through the first seven months of 2018.
- Through the end of July, our budget had forecasted a net operating deficit for the HOA of \$49,496. However, we are showing a net operating deficit through July of \$28,790, which is 42% below forecast deficit. This \$20,706 difference is composed of revenue exceeding budget by \$11,967 and spend below budget by \$8,739.
- Actual cash on hand as of the end of July was \$232,612. This includes available operating funds of \$144,314, capital reserved funds of \$25,000 and capital non-reserve funds of \$63,298.

Our HOA continues in a strong financial condition.

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

COMMITTEE REPORTS:**ARCHITECTURAL CONTROL****CECIL PEARCE****LEGAL****CHARLIE HALE****MOWING****CECIL PEARCE****PLANNING & BYLAWS****ANNETTE CLAY****ENGINEERING****GILBERT GIBB****SECURITY****GILBERT GIBB****Security incident reports: July 16 – August 13, 2018**

EMS	4
Suspicious activity	1
Speeding vehicle	2
Welfare check	2
Skating on tennis court	1
Contractor working after hours	1
Parking	2
Loose dog	1
Other	<u>2</u>
TOTAL	16

Daily Entry Authorization (July):

Guest	2940
Resident	45
Tenant	0
Party / Event	131
Realtor	84
Other	<u>0</u>
Total	3200

Automatic gate activity-----20832**Speeding Citations:**

Members	9
Guests	6
Contractors	1
Vendors	0
Other (employees)	<u>1</u>
Total	17

Courtesy Patrol Requests:

New	2
Total currently active	7

ADJOURNMENT - Meeting adjourned at 5:05 P.M.

EMERALD BAY CLUB, INC.
MONTHLY BOARD MEETING AGENDA
AUGUST 16, 2018 AT 5:05 P.M.
EMERALD BAY CLUBHOUSE – WEST ROOM

CALL TO ORDER**CAROLYN CHALENDER****APPROVAL OF MINUTES****CAROLYN CHALENDER**

Minutes were approved as printed in the Rainbow Review.

TREASURER'S REPORT**CHARLIE HALE**

As of the end of July 2018:

- Revenues for July 2018 totaled \$190,842 versus budgeted revenue of \$179,803.
- Operating expenses for July 2018 were \$198,003. Total expense which includes contingency expense, bad debt expense and bonus pool, however, totaled only 185,238 as we were successful in collecting \$12,765 in bad debt. (I note here that our bad debt accounts are now down to 2 properties. Owners of both properties are deceased and both properties are expected to go into foreclosure.)
- Net operating revenue for July 2018 shows a gain of \$5,604 versus a budgeted/projected July 2018 gain of \$7,104.
- Through the first seven months of 2018, our revenues now total \$1,393,468 versus a 2018 year-to-date budget of \$1,359,740 ... and 2017 year-to-date revenue of \$1,333,261. So, we are \$33,728 ahead of our 2018 budgeted revenue and \$60,207 ahead of 2017 revenue.
- Through the first seven months of 2018, our expenses now total \$1,321,978. This includes operating expenses of \$1,306,066 plus contingency bad debt and bonus pool expenses totaling \$15,912. The year to date budget for these same expenses totals \$1,328,024. Our expenses through the first seven months of 2018 are \$6,046 over budget.
- Net operating income for the Club through July 31, 2018, has exceeded expenses by \$71,490. Relative to budget to date, we are approximately \$39,774 better than budget forecast.
- Cash on hand at the end of July was \$964,697. This includes \$261,698 in operating funds and \$702,999 in capital funds. Relative to 2017, current cash on hand is \$278,829 ahead of last year.
- On the financial report, our 90+ day member delinquencies decreased significantly from last month – delinquencies are now at \$67,221.45 versus last month's \$81,519.82. As noted above, the current total represents delinquencies associated with two properties which are now in some stage of foreclosure.

In conclusion, through the first seven months of 2018, our Club financial condition is strong.

OLD BUSINESS

NONE

NEW BUSINESS

Motion to reinstate toll tag entry for Emerald Bay resident was tabled. It was sent out on the agenda for the Club and should have been on the HOA agenda.

Motion to approve the release of Building Capital Reserve funds not to exceed **\$4,000 (current balance in reserve is over \$160,000)** for emergency roof and vent repairs in the east dining room. Motion was seconded by Gilbert Gibb and was approved.

Motion by Ray Dean to accept into stockholder membership in the Emerald Bay Club and Homeowners Association the following new members,

1. **Steven and Terri Lipps**, who are moving into 157 Fairway Drive.
2. **Lock and Suzanne Seal**, who are moving into 143 Fairway Drive.
3. **William and Shelley Wallace**, who are moving into 111 Graham.
4. **James and Lynda Bragg**, who are moving into 117 Carmel.
5. **Charles Pribilski**, who is moving to 103 Jason Court.
6. **Neal and Valli Franklin** who are moving into 103 S. Bay.
7. **Hugh Fryer, Jr.**, who is moving into 105 Summit Ridge.
8. **Mark Engler**, who is moving into 224 S. Bay.
9. **Terrence and Ann Welty**, who are converting from family lessee to homeowner at 267 N. Bay

Motion was seconded by Charlie Hale and was approved.

Motion by Ray Dean to approve additional occupant into Emerald Bay Club and Emerald Bay HOA Richard Trevino who will be marrying Shannon Caldwell who owns the home at 112 Summit Ridge Drive. Board discussion was that once married, we could approve Stockholder Membership.

{*Motion was seconded by Jim Ingram and passed unanimously*}.

COMMITTEE REPORTS**ACTIVITIES****CAROLYN CHALENDER****FOOD AND BEVERAGE****JIM INGRAM**

Some may have noticed, we have larger plates now for our private parties. It is our hope, that the new plates will enhance your experience when attending one of our many fun-filled events. Speaking of parties, our calendar is filling up for the year. If you have not booked your holiday function, you better hurry as availability is extremely limited. On another note, keep your eyes out for the return of Ed Braden's "Chef Table". This event will be held on November 3, and space will be limited.

GOLF COURSE/PROSHOP**DENNIS ROGERS**

For the most part, August has been hot and dry. The 2 inches of rain we received last weekend was very welcome, but more is needed.

The sod that was donated by the MGA, LGA, and Golden Tees came in, and was placed in numerous areas on holes 6, 14, and 17 where trees were removed and where it was needed to prevent erosion.

We are starting to get estimates from contractors to deal with the ditch between holes 14 and 17. This project will be in the 2019 budget. The plan is to bury a culvert that will carry the rainwater currently running under hole # 17 fairway to the current culvert in front of the blue/white tee box on hole #14. Once the culvert is buried, the area will be groomed to create a depression that will drain any surface water flowing to the area. Tifway 419 sod will be planted once the dirt work is completed. The final product will look like a continuation of the work that was done in front of hole # 14 blue/white tee box.

The bulkhead projects for holes #6, #8, #12 and #18 will begin in the near future. The contractor is currently on a large project and we are next in line.

The greens received their final aerification of the final season last Monday. While aerification does affect the playability of the greens in the short term, it is necessary to control the amount of matt in the greens. While some matt is essential to maintain healthy greens, too much matt is not good. Following the last Golf Course Committee meeting, Tommy (golf course super attendant), took the committee members to the putting green and pulled a 1 ½” diameter core from the practice green. The purpose of the demonstration was to show us what was happening under the surface of the turf and to show us the matt layer we currently have. If the matt layer is not managed through aerification of the greens, the matt layer will become too thick and unmanageable.

The new verticut blades that were installed last month are doing their job too well. In an attempt to reduce the aggressiveness of the new blades, Tommy is adjusting the depth, width, and weight settings on the verticut machine. The purpose of the verticut is to cut the stolons in the grass. The stolons are the part of the grass responsible for the grain. If the greens are not verticut on a regular basis the greens will become very grainy.

Nobody likes to play golf on greens that have just been aerated or verticut. Unfortunately, both aerification and verticutting are necessary maintenance procedures. Your patience and understanding are greatly appreciated.

HOUSE**CAROLYN CHALENDER****MEMBERSHIP****ANNETTE CLAY****LEGAL****CHARLIE HALE**

The legal committee kept responsibility for the surveying and re-platting work being conducted within Emerald Bay. The survey work is now mostly completed and should be finished by the end of August. As part of this overall project, there are several properties along the golf course where the Club will be deeding small parcels of land to property owners to bring owner properties into compliance with rules and regulations and/or to eliminate infringements onto golf course property that is outside existing out-of-bounds markers. We expect to make motions addressing these granting of small parcels to affected property owners at our September meeting.

PLANNING & BY LAWS**ANNETTE CLAY****ENGINEERING****GILBERT GIBB****STORAGE****CECIL PEARCE****DIRECTORS' COMMENTS****NONE****PRESIDENT'S COMMENTS****NONE****AUDIENCE COMMENTS****NONE****MEETING ADJOURNED AT 5:20 P.M.**

TREASURER'S REPORT

HOA FINANCIAL SUMMARY - JULY 2018

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$144,314	\$185,954	
Capital Reserve Funds	\$25,000	\$25,000	
Capital Non Reserve Funds	\$63,298	\$38,648	
Total	<u>\$232,612</u>	<u>\$249,602</u>	<u>(\$16,990)</u>

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

OPERATING SUMMARY

<u>Revenue</u>	<u>Current Month</u>		<u>2018 Year To Date</u>		<u>2017 YTD</u>	
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Dues	\$21,403	\$21,150	\$155,120	\$148,047	\$7,073	\$155,280
Other	\$1,416	\$655	\$13,664	\$8,770	\$4,894	\$117,002
Total	<u>\$22,819</u>	<u>\$21,805</u>	<u>\$168,784</u>	<u>\$156,817</u>	<u>\$11,967</u>	<u>\$272,282</u>
Expense						
HOA	\$38,396	\$25,735	\$197,574	\$206,313	\$8,739	\$196,208
Total	<u>\$38,396</u>	<u>\$25,735</u>	<u>\$197,574</u>	<u>\$206,313</u>	<u>\$8,739</u>	<u>\$196,208</u>
Net Operating	<u>(\$15,577)</u>	<u>(\$3,930)</u>	<u>(\$28,790)</u>	<u>(\$49,496)</u>	<u>\$20,706</u>	<u>\$76,074</u>

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - June. 2018	\$84,798	
Capital from Sale of Property	\$3,500	\$12,500
Cap Dues	\$0	\$169
Capital Purchases	\$0	\$0
Total	<u>\$88,298</u>	<u>\$12,669</u>

TREASURER'S REPORT

CLUB FINANCIAL SUMMARY - JULY 2018

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$231,213	\$185,522	
Reserve-Upper Neches River Lease (335 mth)	\$30,485	\$26,130	
Total Operating	\$261,698	\$211,652	
Capital Emergency Reserve (Non Recurring)	\$50,000	\$50,000	
Building Reserve (capped at \$500K)	\$216,222	\$106,499	
Bridge Reserve (capped at \$50K)	\$50,000	\$50,000	
Golf Course Renovations Reserve (capped at \$500K)	\$71,687	\$58,215	
Kitchen Equipment Reserve (capped at \$100K)	\$25,000	\$25,000	
Capital Non Reserve	\$290,090	\$184,502	
Total Capital	\$702,999	\$474,216	
Total Cash	\$964,697	\$685,868	\$278,829

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>2018 Year To Date</u>			<u>2017 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Revenue						
Dues *	\$120,565	\$120,345	\$843,068	\$842,415	\$653	\$829,940
Food & Beverage	\$40,560	\$39,558	\$304,391	\$308,795	(\$4,404)	\$301,576
Pro Shop	\$19,107	\$13,570	\$179,627	\$158,820	\$20,807	\$147,070
Other	\$10,610	\$6,330	\$66,382	\$49,710	\$16,672	\$54,675
Total	\$190,842	\$179,803	\$1,393,468	\$1,359,740	\$33,728	\$1,333,261
Expense						
Administration	\$39,439	\$27,959	\$239,894	\$239,153	(\$741)	\$237,146
Clubhouse	\$19,049	\$16,976	\$123,656	\$120,390	(\$3,266)	\$118,722
Food & Beverage	\$59,041	\$51,070	\$400,622	\$381,362	(\$19,260)	\$393,038
Golf Course	\$57,331	\$56,209	\$368,494	\$428,302	\$59,808	\$395,650
Pro Shop	\$23,143	\$18,818	\$173,400	\$147,148	(\$26,252)	\$126,660
Total	\$198,003	\$171,032	\$1,306,066	\$1,316,355	\$10,289	\$1,271,216
Sub-Net Operating	(\$7,161)	\$8,771	\$87,402	\$43,385	\$44,017	\$62,045
Other Expenses						
Contingency	\$0	\$0	\$11,393	\$0	(\$11,393)	\$1,585
Bad Debts	(\$12,765)	\$1,667	\$3,762	\$11,669	\$7,907	(\$896)
Bonus Pool	\$0	\$0	\$757	\$0	(\$757)	\$767
Net Operating	\$5,604	\$7,104	\$71,490	\$31,716	\$39,774	\$60,589

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance- July. 2018	\$632,597	
Sale on Assets	\$0	\$18,000
Capital from Sale of Property	\$70,000	\$250,000
Capital Dues (Aug. 2018)	\$12,938	\$91,453*
Refund of Initiation Fees	-\$20,000	-\$70,000
Misc Capital Income	\$0	\$2,017
Capital Purchases	\$7,464	-\$117,161
	<u>\$702,999</u>	<u>\$174,309</u>

*Accrued to date less pro rated dues

MEMBER DELINQUENCIES (90 Days and Over)

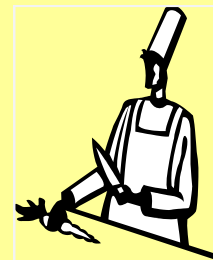
Total: **\$67,221.45**

PLEASE SUPPORT EMERALD BAY CLUB

BY USING THE CLUB FACILITIES

AND

THE 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 in local newspapers. Letters must be sent to Gilbert Gibb, Board Editor, by email: gilbert@gibbagency.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 general manager. Complaints or criticisms of staff will not be published.



Gilbert Gibb
Board Sponsor
gilbert@gibbagency.com

Barbara Baker
Publisher & Editor
btbaker74@gmail.com

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

Any comments and/or suggestions regarding editorials should be addressed to Gilbert Gibb

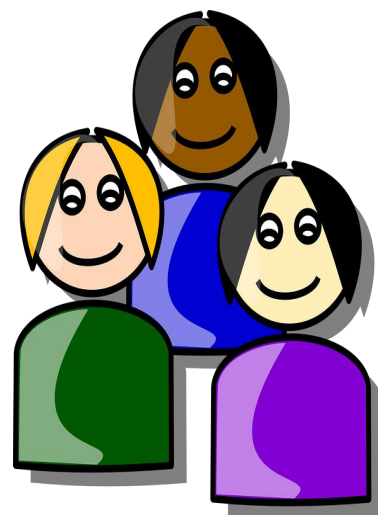
Any advertising in this publication should be addressed to:

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

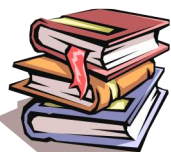
Articles should be submitted to Barbara Baker by the 20th of the month.

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. 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 Cindy Harvey @ 825-3719



LIBRARY NEWS

WE ARE *ONLY ACCEPTING* BOOKS, SUCH AS NOVELS AND BIOGRAPHIES FROM THE YEAR 2000-Present

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 such as cookbooks, self-help books, financial books, games, puzzles, videos, golf, real estate, children or reference books.

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

PLEASE LEAVE BOOKS IN THE BASKET
(Not on the shelves) AND (Please do not reshelve books)

A BIG "THANK YOU" TO ALL WHO MAKE SURE WE
ONLY RECEIVE BOOKS FROM THE YEAR 2000-Present!!





*Annual Coffee
Emerald Bay
Club*



Wednesday, September 5, 2017 8 10:00a.m.-12:00 noon

*All Emerald Bay ladies are cordially
invited to come and meet our new
neighbors and catch up with old friends.*

Your Hostesses:

Jaynan Ball

Pandy McKee

Nancy Bohling

Ann Meyers

Pat Bullard

Lindy Rogers

Annette Clay

Gloria Rognlie

Gigi Gibb

Pat Simmons

Nancy Johnson

Sherrill Thompkins

Carol Lee

Lou Westhoff



pokeno Ladies Night Out



1st
Thursday
of the
month



6:00-8:30

Appetizers-\$6.00

Bring wrapped gift \$10.00

Bring \$5.00 for the final Blackout game!!

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



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, but be forewarned, our dogs let us know at home when its time to go. They love it so much they want to go again!!!





"A Woman Who Doesn't Quit"

"Well done, good and faithful servant!"



Mathew 25:21

Dear Sister in Christ,

Is there something you are ready to quit? Is there someone you want to give up on? This fall we are going to sit down with our Sister Ruth and realize that with God's help we won't quit. The book of Ruth is only a sample of what's possible when we take the stories of other people seriously. It offers evidence that it can be done and provides the stimulus for others to do it. Every one of us, though, has to find her own way into the story. We will together and not quit.

Join us September 17 in Fellowship Hall at Emerald Bay Community Church from 10 am - 11am. May God guide us, may He bless us, as we hang in there and not quit until we sit at His feet and hear him say, "Well done, good and faithful servant!"

*In His loving care,
debi*



Save the Date

For the Emerald Bay Women's' Club
Fall Luncheon

Join us and invite your friends

October 10th



Rick & Dicksie Walker

**Call for Free Equipment
Quotes & 2nd Opinions.
Ask about Big Rebates
& Fantastic Financing.
903-561-9410**

**We're your neighbors in
Emerald Bay!
We'll take good care of you!**



**Service * Maintenance
Residential * Commercial
Duct Work * Air Cleaner * Dual Fuel
New Construction * Replacement**

**903-561-9410
www.EvansAir.net
Facebook/TheOriginalEvansAir**



Helping Others

The Benevolence Foundation's main focus is lending a helping hand to those unable to care for themselves: **children, disabled and the elderly**. Our goal is to assist in crisis and enable people to become self-reliant. We provide some funding for local relief agencies but also answer calls for individual needs.

Since we are an **I.R.S. approved charity**, all donations are tax deductible. There are no administrative salaries so your money goes directly to local people in need, specifically those living outside the jurisdiction of Tyler agencies.

These are difficult economic times particularly for those with minimum wage incomes. When tragedy strikes, as it can in any life, they need help to make it through the crisis.

Donors and volunteers united in a common goal can make this world a better place for all.

If you would like to share in the work of the Foundation, you might consider becoming a Donor. We accept cash donations and gift certificates and articles for our auctions.

If you looked only on the return on your "investment", we can assure you that any dollar given will reap rewards beyond your wildest imaginings. Giving may be its own reward but the inner glow of knowing you have made a difference in troubled lives are some of the additional benefits you will reap.

Emerald Bay Benevolence Foundation

Emerald Bay Community Church



160 La Salle Drive
Bullard, TX 75757
903-825-3642
Dr. Darryle Dunks, Pastor

www.emeraldbaychurch.org
facebook.com/emeraldbaychurch

Office hours: 8am-12pm Mon.-Fri.

Sundays:

Worship Service - 9:00 a.m.
Fellowship Time - 10:00 a.m.
Sunday Bible Class - 10:15 a.m.

Weekdays:

Women's Bible Study - 10:00 a.m. Mon.
Choir Rehearsal - 5:15 p.m. Mon.
Men's Bible Study - 8:00 a.m. Thurs.



Residents outside of Emerald Bay are welcome.

To be admitted for worship services, stop at the guard gate for a vehicle sticker.

STUDENT NEEDS



SUPPLIES



**BRECKENRIDGE VILLAGE
MENTALLY CHALLENGED
OPPORTUNITIES**

**GREAT FOUNDATIONS
A CHANCE FOR STUDENTS
WITH SPECIAL NEEDS**



**COUNSELING
HELP FOR YOUNG PEOPLE
IN CRISIS**



CHRISTMAS FOR KIDS

**HOPE
DREAMS**



**LOVE
JOY**



THANK YOU !!



**Emerald Bay Benevolence
Some of what we do!!!**

FOOD FOR THE HUNGRY



"My family was doing fine until my husband was severely injured and could no longer work as a mechanic. I work two jobs but with 6 kids, it isn't easy to keep food on the table. During the summer, the kids don't get food at school and electricity is higher. Everything came to a head recently. We had nothing but a few cans of vegetables in the house. I applied for food stamps but was told I had to wait until Tuesday and this was Friday.

You rescued our family that night. No one went to bed hungry. More importantly, you directed us to a place where my husband might be able to retrain and get work. God bless all of you for caring.



"Our work could not continue without the generous and continuing support of Emerald Bay Benevolence." says Mike Simpson, Community Food Pantry

VISION CARE



A freshman was struggling in school. His teacher suspected a visual problem which was confirmed by the nurse. His family could not afford a professional eye exam or glasses. We provided both. Mrs. Spell wrote, "When Thomas returned to school wearing glasses, he looked with amazement at everything in the room. He was so excited. His handwriting and grades improved drastically and he feels more confident. Thank you for what you have done for this student and others. You made a marked difference in his life."

Kaitlin wrote, "I write this to thank you for the free glasses and eye exam. My mom and I appreciate it. The world really is a beautiful place."

A CHANCE IN LIFE

BIBLE STUDY AT EMERALD BAY CHURCH



Everyone welcome
regardless of church membership
or affiliation

We are blessed to live in Emerald Bay;
let's share the blessing together in weekly Bible Study.
Come and bring a friend!



Men's **Bible Study**



Starting Sept. 6th
Thursdays, 8:00 a.m.
Coffee, 7:45 a.m.
Classroom

Hear Emerald Bay men lead scripture-based presentations and discussion about living a Christian life while dealing with the opportunities, challenges and temptations in a self-indulgent world.

Enjoy donuts, coffee and one hour free from external judgment and pressure.



The book of Ruth is only a sample of what's possible when we take the stories of other people seriously. Every one of us, though, has to find her own way into the story. This fall we will sit down with our Sister Ruth and realize that, with God's help, we won't quit.



Starting Sept. 17th
Mondays, 10:00 a.m.
Fellowship Hall



COMMUNITY FISH FRY

Sponsored by
Emerald Bay Community Church
& Emerald Bay Fishing Club

Where: Emerald Bay Church Fellowship Hall

When: Tuesday, October 9th, from 5:00-7:00 p.m.
with staggered entry times



TICKETS:

- **FREE but required**
- **Good for specific time**
- **Available Sept. 17th from:
Church Office or
Fishing Club Members**



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:

Dicksie Walker, dwalker@evansair.net or
Kathy Miller, miller111@nctv.com

WILLIAMSBURG LANE, PARK RIDGE AND ST. CROIX

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

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

SINGLES

We will meet on 4th Tuesday night at 6:00 for dinner and visiting. If you don't get a call about a reservation, call Shirley Rogers @903-825-3621 or email: ebladybug18@juno.com to make a reservation.

Neighborhood Groups

Information pertaining to neighborhood groups can be sent to

EB Women's Club
Social Event

OKTOBERFEST

Saturday
OCT
20



4PM
TO
7PM

Beer & Wine Tasting & BYOB
Games, Music & Food

.....
\$25 per person

Limited number of tickes available:
To reserve your spot and purchase tickets
contact either

Kathy Miller
469-734-8435
jkmiller9485@gmail.com

OR

Kelly Little
936-222-2160
kellygirl.little@gmail.com

.....
SEE YOU AT THE CLUB!



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Flint, TX
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USB Outlets

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Like us on Facebook





It's Back!
Fall Mah Jongg Luncheon

Tuesday, October 16th
11:30 a.m. – 3:30 p.m.

Please RSVP by October 9th to:
Shirley Rogers at ebladybug18@juno.com
or 903-825-3621

Hostesses:

Geri Burrhus
Annette Burrhus-Clay
Rita Calhoon
Debi Cole
Bernice DeShazo
Francine Eikner
Cindy Harvey
Betty Hindman

Merry Sandra Kennedy
Debi Moses
Diana Muse
Gail Muse
Anne Myers
Cheryl Myers
Shirley Rogers
Wanda Shacffor
Rita Wilcox

Please bring a donation for the food pantry

Cable's ROOFING



got leaks?

As always, we do ALL TYPES of RESIDENTIAL and COMMERCIAL roofing replacements, repairs, FREE ESTIMATES and inspections!

Gotcha Covered!

We are also excited to introduce our *NEW SERVICES!*

- Siding
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- Sunrooms
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- Pergolas

CALL US TODAY!

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CABLESROOFING.COM





SAVE THE DATE

November 17, 2018

6:00 pm



Treasure Hunt at a Masquerade Party

Benefitting

Emerald Bay Benevolence

Dinner

Beer Wine

Interactive Entertainment

Live and Silent Auction

**It's a Party for a Cause and
YOU are cordially invited**

Roaring 20's Costumes are encouraged!



Golden Tee Golfers

Play 9 holes

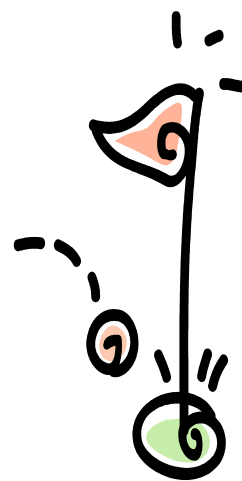
Tuesdays & Fridays @ 8:30 a.m.

Cost to play is \$1.00

Check in time is no later than 8:15 a.m.

First time players,
the annual dues is \$25.00

If you have questions, call:
Jimmy Morris 903-978-2105 Please leave message



The Emerald Bay Speed Limit is

25 MPH

***School has started, so please be aware of children getting
on and off school buses.

Please be careful and make sure you STOP***

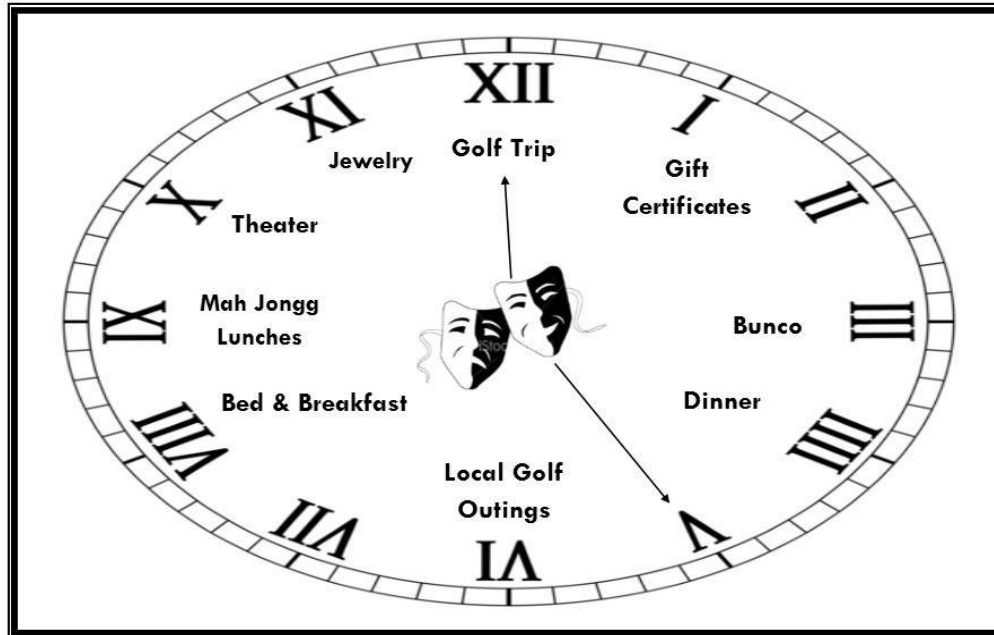
**IT IS IMPERATIVE THAT YOU DRIVE AT NO MORE THAN 25 MILES
PER HOUR WHILE IN EMERALD BAY**

Our Security Officers and residents are concerned
about excessive speeds and the safety of our
members, guests and visitors.

**THIS IS A SAFETY WARNING TO FOLLOW
the SPEED LIMIT or FINES WILL BE IMPOSED.**



It's About TIME !!



IT'S TIME: To pick your favorite items

IT'S TIME: To join with friends in bidding groups

IT'S TIME: To make your Dinner Reservations!

Virginia Goodson

goodsongroup@airmail.net

IT'S TIME: For Fun with a Purpose

MASQUERADE PARTY & TREASURE HUNT

Benefiting Emerald Bay Benevolence

Saturday, Nov. 17, 2018 @ 6 pm

Gibb Insurance Agency

25 years experience saving clients money on their **insurance**.

We are an **INDEPENDENT INSURANCE AGENCY**. What does that mean for you? It means we will shop multiple companies to find the right coverages at the best price. We can quote all your insurance needs. Home, Auto, Boats, RV's, Motorcycles, Jet Skis, even Health, Life or Long Term Care.

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



903-561-0009 Gilbert Gibb

Call and Save!

SAVE THE DATE!

THE EMERALD BAY CRAFT SHOW

Saturday, October 2018



Arts
& Crafts

We are pleased to have 15 returning Emerald Bay crafters this year and welcome our new vendors. Watch for the full list of vendors in the October Rainbow Review. If you would like to be a vendor, please contact Carolyn Chalender (903)707-0676. Just to name a few of the new vendors:

- Collin Street Bakery
- Shirley's Potpourri from Canton
- PastaAmore' (vinegars and oils) from Canton
- 31 Bags
- Wimberley Wic Candles
- In Compass Home Health

No act of **KINDNESS** no matter how small
is ever wasted-Aesop

In the heat of summer, the Kirkpatrick's young granddaughters set up a lemonade stand. It was a treat for the thirsty by-passers, but this was only the beginning of the good they would do that day. They agreed that their profits should go to help others. This timely gift provided local students with school supplies that their parents could not afford.

Heartfelt thanks to these lovely young ladies for caring and sharing.



The Cart Barn

Between Emerald Bay and Brookshire's on FM 344 W

903-825-3416

- * New and Used Golf Cart Sales
- * Golf Cart Repair Services all Brands
- * Golf Cart Maintenance Program
- * We Buy Used Golf Carts

Accessory Sale

Sunbrella Tract Style Enclosure \$600
 10 & 12" Custom Wheel Tire Combo \$500
 Rear Flip Seat \$400
 Headlight, Tail lights kit \$179

Golf Carts For Sale

- (1) 2006 EZGO TXT Freedom \$1,850
- (4) 2015 EZGO TXT 48: \$3,295
- (1) 2013 Yamaha Drive: \$3,995
- (2) 2015 Yamaha Drive: \$3,795

*** New Carts Available Special Order**

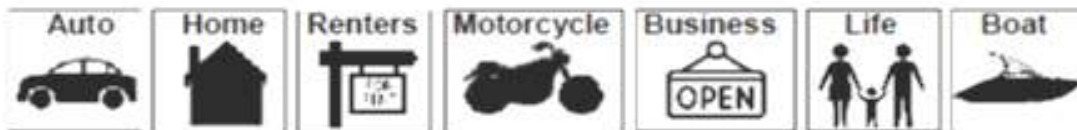
Golf Cart Batteries

- (6) Trojan T-105 6 Volt batteries \$725*
 - (6) Trojan T-875 8 Volt batteries \$775*
 - (4) Trojan T-1275 12 Volt batteries \$725*
- *Price includes installation and exchange of old battery cores.*

Owned and operated by 17 year Emerald Bay Resident: Dennis Rogers
 Annual Maintenance Program \$100 per year, call 903-825-3416 for details.

Call Today to Compare!

"We are dedicated to providing you with great Allstate coverage and customer service, with a team of licensed insurance professionals who can work with you individually to develop a customized Allstate policy to address your insurance needs." – Jeff Callens



Call your Emerald Bay neighbor, Jody Allen,
 or stop by for a FREE quote today at *Jeff Callens Allstate!*

Address: 4015 Old Noonday Rd. Tyler, TX 75701
 Phone: 903.630.8073
 Email: josephallen@allstate.com





LGA Upcoming Events

Club and President's Championship

Friday and Saturday, September 7 & 8

Lunch and the awards ceremony immediately following the tournament on Saturday.

Come back to the patio for a Happy Hour to watch the guys finish their 1st round on Saturday 5 – 7 PM with live music & beverages. This event is for all the guys and gals that play in the Club Championship Tournaments.

Thursday Playdays:

September 13 – 2 Holes, One Score

September 27 – Blind Holes

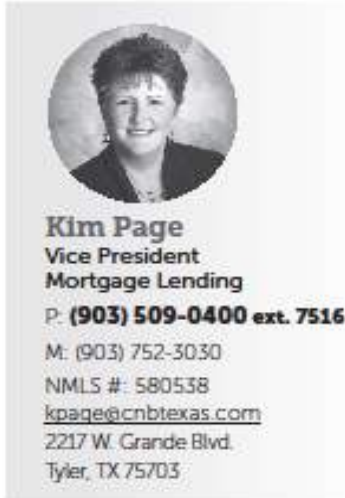
Fall Partnership and LGA Meeting

Saturday, September 22

Find your partner and sign up in the pro shop!

Come out and play! See you there!

A Better Choice for Your Mortgage



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Vice President
Mortgage Lending
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M: (903) 752-3030
NMLS #: 580538
kpape@cnbtexas.com
2217 W. Grande Blvd.
Tyler, TX 75703



Emerald Bay Benevolence Foundation

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

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

Contact Jan Verzosa
825-6111

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Women's Club

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planning for all life's journeys.

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- Universal Life Insurance
- Term Insurance
- Annuities and IRAs

Call me for a free needs analysis.



Rick Trevino
903-372-3643



C00696 10/15

Woodmen of the World Life Insurance Society: Omaha, NE

Insurance Protection

Financial Security

****Important Reminder ****

Please remember to pick
up after your dog when
you are out for a walk
whether in your
neighborhood or out at
the point!!
Be considerate to others!



EMERALD BAY CLUB

40th

ANNUAL

**Champagne
Invitational**

2 0 1 8

Volunteers Needed:

Come be a part of the 40th Champagne Invitational October 5th through the 7th. Hole Monitors are needed on all Par 3's. Sign up for the rounds/schedules you are available. Please be sure to list your shirt size for your commemorative keepsake 40th Anniversary T-shirt.

Come be a part of the fun!! Sign up sheet in the Pro Shop or contact Patty Purcell at 682-667-6850 or pattyp@ch13ftw.com or Lisa Walker at 662-284-8447 or lisamillswalker@yahoo.com. Thank you for your help and participation!!

Schedule:

Saturday, 10/6/2018	Round 2	9:30	Round 3	1:30
Sunday, 10/7/2018	Round 4	9:30	Round 5	1:30



Griffin Enterprise
 903-574-5756

My family and I moved into Emerald Bay 4 years ago. I've been in the construction business all my life. I'm semi-retiring from supervising projects from industrial, commercial and residential. I feel there is a need for a resident Handyman business here. I see repair and construction contractors in Emerald Bay on an everyday basis. I would love to give you a bid on small or large jobs. No job is too small even if you need help moving something. We pride ourselves on being dependable, honest and doing good, quality work.

Thanks, Floyd Griffin

Geaux Texas Auto and Truck Sales
 12383 Highway 155 S (903)-894-6718
 Tyler, TX 75703



Floyd Griffin

Being a resident of Emerald Bay, I would like the opportunity to buy your pre-owned cars. We also buy & sell trucks and golf carts. Stop by and visit us on 155 next to Whataburger. We would love to say hi even if you don't need a car. Or call us at 903-894-6718.



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.

Food Orders to Go and All Dining Reservations, Call 903-825-3388 Ext. 2

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





EMERALD BAY FISHING CLUB

As the long, hot, dry summer draws to a close, the area fishermen begin thinking of the cooler fall fishing season. As the water cools and the days shorten, fishing just gets better! The bass gravitate to the shallows and boat houses and the crappie get more active under the bridges and on the brush piles.

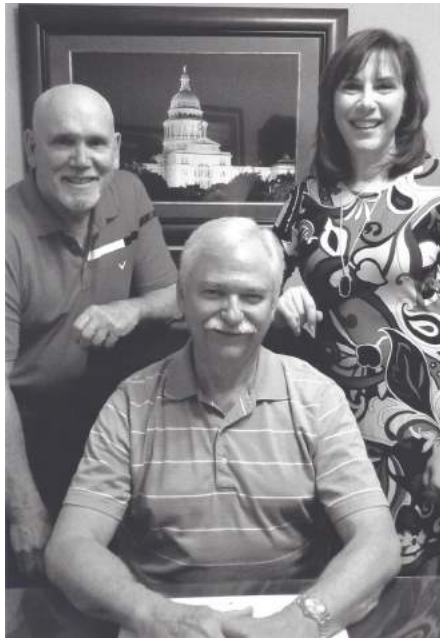
As September approaches we can anticipate a resumption of meetings and tournaments. Our September meeting will be the second Tuesday at 6:00 in the Presidents' Room at the club. Our president, Steve Adams, along with the other officers, have done a great job the past couple of years in arranging very informative programs, providing maintenance at the boat ramp, directing tournaments, etc.. Now, we anticipate the big community-wide fish fry in collaboration with Emerald Bay Church in October. We also can prepare for another tournament in September that has yet to be scheduled.

As the lake has gone down, four club members, Steve Adams, Dennis Reeves, Odis Brice and Dickey McGaughey removed all the brick/rock debris at the ramp site making it easier and safer to beach a boat. Many thanks!!

Finally, with all the new members in Emerald Bay, if you love to fish like we do, an open invitation is extended to come join our club and enjoy its activities!

See all of you at the September meeting.





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John Cordova, Broker 903.520.5321

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www.EmeraldBayTx.com www.LakePalestineTx.com

Pug Nickel, Realtor 903.216.5157

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OWNER

Chad Foscue 903.526.9571



COMMERCIAL • RESIDENTIAL • BOAT HOUSE

*A Special Invitation
To
Some Very Special Ladies*

*The Golden Tees 2018 Fall
Luncheon will be held on Friday
October 12 at the Emerald Bay
Club. A tradition that we
greatly respect is to honor the
widows of our former golden tee
members. Your presence will be
the highlight of the program.*

Please RSVP to Lilbitjigs@gmail.com or
call Dominick Pescatore at 214-288-0777.

Please RSVP by October 5th.

We look forward to seeing you there.

The Golden Tee Committee

St. Joseph's Place

Estate Sales and Consignment

(903)330-0446

Timbercreek Crossing
17968 FM 2493 #205 Flint, TX 75762

By Appointment-Bay References

Shawn Carr

Air Conditioning
Service



903-747-2108

Service Agreements Filter Maintenance
TX License #B58878E

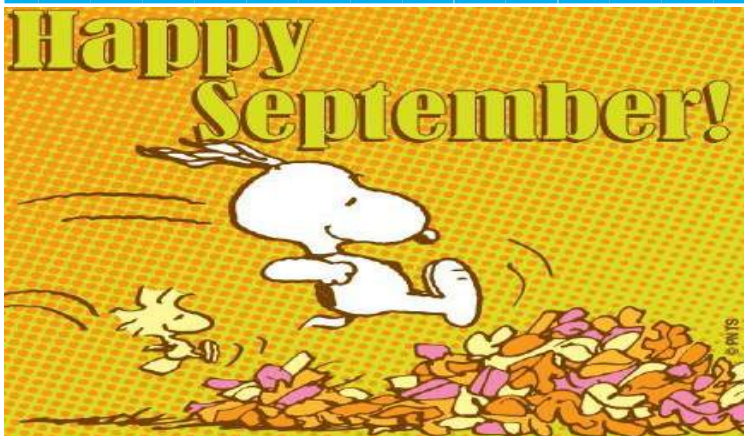
Steve the Handyman

903-258-0324

Electrical work Plumbing

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No Painting



Bullard Mission House

Accepting ladies, men and
children's clothes.

Open to serve clients:
3rd and 4th Wednesdays 9-12

WANT TO HELP??

Meet Mondays at 2 p.m. to
fold and hang clothes. Just
show up...no need to call.

For more information contact:

Katherine Bunce

903-894-3055

somatt2@yahoo.com



Don't Litter

Please remember
to pick up
your cigarette and
cigar butts.





Hello Fall – Let's Play "PBall"

**We are going back to PickleBall Thursday's
Everyone is invited to come and play (or watch)
Thursday's @ 6:00 pm – Tennis Courts**

What is Pickleball? It is a cross between ping pong, tennis and badminton.

Who Can Play? Pickleball is a great game for all ages and can be played with 2 or 4 people (4 people is really fun)

Equipment ? We have plenty of paddles and balls to use so no purchases are required to get started

New to the Game? No worries, the rules are simple to learn

Want to check it out? <https://www.usapa.org/what-is-pickleball/>

IT'S PARTY SEASON

Helpful Hints

1. Invitations have the names of those **expected to attend** on the front.
2. If you can not be present, remember to call the number on the invitation to regret ***BEFORE*** the deadline unless there is an emergency.

Remember the hosts are paying for you.

3. When planning an event, make sure your guests feel welcome by providing **clear** and **available** seating.
4. If you would like to participate in a party or brunch, you may call the Club office for information.



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:

Marion Darr

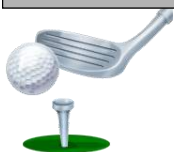
Karen Dean

Bill Myers

Bobby Trussell

Anna Lea Woods





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

Pro Shop 903-825-3444

Security 903-825-3174

Community Interest:

ebci@suddenlinkmail.com

Front Gate:

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 8:30 a.m. to 6:00 p.m.

Dining Room .. Tuesday-Friday 11:00 a.m. to 8:30 p.m.

Saturday 7:00 a.m. to 8:30 p.m.

Sunday 10:00 a.m. to 2:00 p.m.

Tee Times Tuesday-Sunday 7:30 a.m. to 5:00 p.m.

Golden Tees .. Tuesday /Friday 8:30 p.m.

LGA Thursday/Saturday 9:00 a.m. play day

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 2018

President.....Bruce Wurdeman..314-596-1131...bwurdeman@centurylink.net

Vice President, Activities, House.....Carolyn Chalender 707-0676.....chalender@yahoo.com

Treasurer, Finance, Chair Legal.....Charlie Hale.....825-2997.....haleaggie70@gmail.com

Secretary, Engineering, Finance, V. Chair Security.....Gilbert Gibb.....520-3116.....gilbert@gibbagency.com

MembershipRay Dean.....747-0848.....red75757@aol.com

Membership, House, Planning & By-Laws.....Annette Clay.....710-2830.....aburrhusclay@gmail.com

Food and BeverageJim Ingram... 214-882-1372...jingham@assetbasedintermodal.com

Architectural Control, Storage, Mowing.....Cecil Pearce.....825-2882.....cecilpearce785@gmail.com

Golf & Pro ShopDennis Rogers.....825-3416.....drogers@cartbarn.net

EMERALD BAY COMMUNITY CONTACTS

Ads for Rainbow Review: Cindy Philpott 825-3388

Ameri-Tex (trash pick up) 903-839-1800

Boy Scout Flag Service 903-245-4924

Bridge Club: Roxann Mote..... 825-2257

Century Link (phone svc) 800-788-3500

Champagne Tournament: Bob Veach..... 678-908-8661

Direct TV Satellite800-531-5000

Dish Network TV Satellite 800-722-7500

Emerald Bay Church 825-3642

Fishing Club: Steve Adams..... 312-1293

Golden Tees: Jimmy Morris903-978-2105

LGA: Melissa McElveen..... 936-635-8241

MGA: John Logan 214-385-6988

Mah Jongg Lessons: Jessie Mathis.... 825-3178

Cheryl Myers... 825-6884

M.U.D. (water & sewer) 825-6960

Oncor888-313-4747

Paradise Tournament: Patty Purcel. 682-667-6850

Lisa Walker. 662-284-8447

Rainbow Review: Barbara Baker 903-805-8576

Singles' Club: Shirley Rogers 825-3621

Suddenlink-Cable, Internet, Phone ... 877-612-5035

Swimming Pool: Carolyn Chalender ..707-0676

Women's Club: Freddie Kendrick 972-567-2906