



# Birch Bark

Newsletter of **WHITE BIRCH LAKES RECREATIONAL ASSOCIATION**

4730 Lake Rd., Farwell, MI 48622-9618

Ph.(989)588-2853, fax(989)588-4924, **SECURITY ph.(989)588-7066**

Website: [www.whitebirch.org](http://www.whitebirch.org) Email: [manager@whitebirch.org](mailto:manager@whitebirch.org)

Isaac Volume

January 2007

No. 6

## PRESIDENT'S LETTER

Winter took its time getting here but it finally arrived to the pleasure of some and the dismay of others. The ice fisherman and the skiers are happy but those of us who do not consider shoveling the driveway to be wintertime recreation may be a little less thrilled.

The construction of our gate is nearly complete and installation should follow soon after. I believe it is something the membership will be proud of and hope that it will reflect favorably on our property values and the appeal of our community.

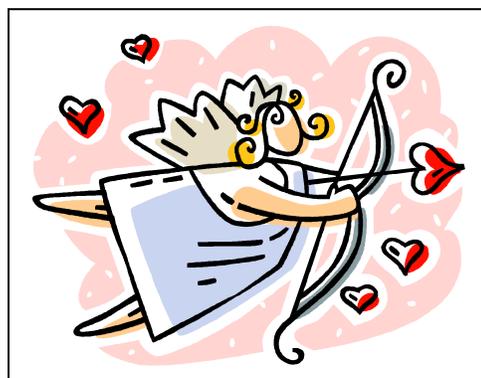
The review of the budget for fiscal year 2007-2008 will take place at the clubhouse on 2/3/07 at 9:00AM. As stated earlier, the assessments for this year will stay the same. With the income being the same and facing rising energy costs, it will be incumbent upon this board to closely scrutinize all aspects of the budget to deliver the best possible value to the membership with the funds available. There have been some significant enhancements to our association over the past three years, including the purchase of a road grader, the cleanup and beautification of our beach at Timber Lake, upgrading of the electrical distribution system at the campground, and the purchase of a new gate. All of these were done at the same time we were paying off the debts of this association. I am proud to say as we go into the New Year that this association is now debt free.

The Future's Committee has begun a discussion of developing a plan for the long-term health of our lakes and their upkeep. This is something that I believe is very important. We need to take a proactive rather than reactive posture when dealing with the wonderful natural resources that we all enjoy. If anyone would care to join the Future's

Committee as they begin formulating these plans, I am sure that all help would be appreciated. There will be a considerable amount of legwork involved in researching and contacting the appropriate resources to get info and questions answered.

I wish all of our members a safe, healthy, prosperous, and happy New Year for 2007 and will be pleased to see our snowbird and camping friends when they return.

Al Isaac



**Happy Valentine's Day!!**

All Correspondence to the Board of Directors, a Director, a Committee Chairperson and all responses are on file at the office

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<b>Board of Directors and Staff</b>		<b>COMMITTEES AND CHAIRPERSONS</b>		
<b>President</b>	Al Isaac	<b>Activities</b>	Joe Romine	588-3155
<b>1<sup>st</sup> Vice Pres.</b>	Marvin Frayer	<b>By-laws</b>	Mary Alice Harrington	588-2561
<b>2<sup>nd</sup> Vice Pres.</b>	Greg Hernden	<b>Campground</b>	Sal Scozzari	588-4415
<b>Director</b>	Brian Kozlowski	<b>Communications</b>	Fred Witchell	588-6797
<b>Director</b>	Sharon Bridges		Al Willoughby	588-0749
<b>Director</b>	Don Papesch		Todd Graham	588-9192
<b>Director</b>	Bob Adair	<b>Conservation</b>	Jan Isaac	588-2448
		<b>Election</b>		
<b>Manager</b>	Gail White	<b>Entrance</b>	Linda Hernden	588-2837
<b>Secretary</b>	Todd Graham	<b>EPC</b>	Chick Witchell	588-6797
<b>Treasurer</b>	Priscilla Moore		Dennis Karlson	588-3346
<b>Security</b>	588-7066	<b>Hospitality</b>		
		<b>Futures</b>	Joe Romine	588-3155
		<b>Seedlings and Saplings</b>	Tina Hayer	588-0496
			Joe Romine	588-3155

**Notices from Committees:**

Activities Committee: The holiday season has come and gone but the memories linger on. Santa showed up, as promised, and had a bag of goodies for the kiddies that were there. The Christmas tree was the centerpiece for the new holiday train that encircled it, pushed by two of Santa's Elves. Thank you for the donated train; you know who you are. The next activity will be the **Super bowl party** on Sunday, Feb. 4. The party will start ½ hour before the kick-off. Watch for posters for exact time. Bring a snack or finger food, coffee and soft drinks will be provided. If you don't like football, there will be cards and board games available. The **Ice Fishing Derby** is still in the planning stage as Mr. Winter can't seem to make up his mind about what to do with our lakes. Again, watch for posters at the gate and clubhouse. Many thanks to all who give their time and talents to make these events possible and pleasurable.

Maryalice Harrington & Joe Romine

Environmental Protection Committee: One request

for tree removal was received and approved in December. A new house was delivered Dec. 26/27. It was set on its foundation 12/27/06. This house, although number 303 to be approved for WBL, is the 301<sup>st</sup> house to be brought into (or constructed in) the association. The two lot owner's approved houses (preceding this one) have decided upon a spring '07 delivery date instead of having their houses started in 2006. The EPC Committee completed the review of current EPC policies in December. Revisions to existing policies are to be completed during the next three months. Once the committee has reviewed the latest policy changes, an updated version will be provided to the Board of Directors for approval. Currently requests for lot improvements are at the normal seasonal slow down and as a result, the committee will meet only as required until April '07 when regular monthly meetings will resume.

Dennis Karlson

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Hi Red Hat Sisters!  
Our January outing is Wed., Jan. 24. We will leave from the bus stop at 9:15 a.m. Our tour of the Indian Museum in Mt. Pleasant starts at 10 and will last until about 11:30 a.m. Lunch will be decided on then.

Georgia Romine

Our February meeting will be Mon., Jan 5 at noon at the clubhouse. Bring a sack lunch and be ready for some games

**CONDENSED BOARD MEETING MINUTES**

January 13, 2007

CALL TO ORDER

President Al Isaac called the meeting to order at 9:01am. Board members present were President Al Isaac, 1st Vice President Marvin Frayer, 2<sup>nd</sup> Vice President Greg Hernden, Director Don Papesch, Director Sharon Bridges and Director Brian Kozlowski. Also present were Manager Gail White, Treasurer Priscilla Moore and Secretary Todd Graham. President Al Isaac opened the meeting with The Pledge of Allegiance. Director Brian Kozlowski followed with prayer.

ADDITIONS TO AGENDA

None.

AGENDA APPROVAL

President Al Isaac called for a vote on the agenda. All in favor.

APPROVAL OF MINUTES

Director Brian Kozlowski moved to approve the minutes from the December 2006 Board Meeting. Second by 1<sup>st</sup> Vice President Marvin Frayer. All in favor, motion carried.

TREASURER'S REPORT

For the month of December 2006 Treasurer Priscilla Moore reported income of \$13,970.56 and expenses of \$29,140.25. Cash on Hand at December 31, 2006 was \$116,992.40. Motion made by Director Sharon Bridges to accept the Treasurers report. Seconded by Director Bob Adair. All in favor, motion carried.

PRESIDENT'S REPORT

President Al Isaac reported: DOW Corporate has informed us that they cannot donate the fence for the camper storage area due to our tax status being a 501c.7; they can only donate to a 501c.3. President Isaac was directed to contact the contractor removing the fence from DOW regarding purchasing the fence. Information will be presented to the Board at a future meeting. President Isaac read the following letter to the membership: There has been considerable discussion during the last couple of months about workshops and what their intent and purpose should be. There has also been discussion as to whether these workshops fall under the title of meetings of the board of directors as outlined in Article IV Section 1 of the bylaws. I believe the intent of the bylaws was to ensure that all business conducted by the board of directors on behalf of the membership shall be executed in an open meeting of the membership. The business of the association includes paying the bills, approving the minutes, listening to committee reports and voting on business before the board. Not one of these things takes place in a workshop.

A workshop is solely for the board members to gather information that may help them make a prudent decision when they vote at a regular meeting. I believe we owe it to the membership of this association to make decisions based on the most complete information that we can gather. There have been rare instances in the past where a decision must be sought due to time constraints. Such an instance occurred recently when the board approved the purchase of the new gate by phone vote because the contractor informed us that the posts must be in before the ground froze or else we would have to wait until late spring. I have served on three boards and on each occasion a vote such as this took place. The use of workshops has become

a valuable tool used widely in both public and private institutions. The dictionary definition of a workshop is, "a seminar or discussion group which emphasizes the exchange of ideas". One needs to apply some common sense to the discussion of whether any "meeting of the board constitutes a violation of the bylaws. Under a strict interpretation, anytime four board members met socially, it would constitute a quorum and therefore be in violation of the bylaws. This is of course ludicrous and reminds me of the accusations that abounded last year when it was thought that White Birch business was being decided around a campfire at someone's house. In short the distinction is that a "meeting of the board" is for the purpose of conducting association business, and a workshop is for the exchange of ideas. Although it is certainly preferable that all business be conducted openly and freely, recent rumors and allegations make it difficult. If the membership recalls, correspondence was read at the last board meeting stating that the manager's husband had requested an extended paid leave for the manager. It was rumored prior, that a board member wished to take over the manager's position as a paid employee during the manager's absence. This all resulted from a board member's concern over having a plan in place for the management of the association should an unforeseen emergency occur. How that discussion got turned around so far from the intent is anyone's guess. The result was that members of this board felt reluctant to bring up and freely discuss issues for fear that they would be misinterpreted and taken out of context.

**CORRESPONDENCE:** President Al Isaac read a letter from Terry Obrecht, Lot 251 President Al Isaac responded to Mrs. Obrecht's letter stating that he is baffled by Mrs. Obrecht's comments regarding extended leave for the manager and has no idea where this came from. Paid leave for the manager has never happened, never been discussed. There was a concern brought up by a Board member of what to do in case of an emergency and our manager would need to take a leave. The comment regarding the manager's husband is also absurd, as that too was never stated at any Board meeting. Regarding the manager taking money from the furniture fund to purchase the furniture for the Clubhouse – the managers contract allows her to spend up to \$500.00 without having to wait for Board approval and only \$200.00 was used. The donated coal stove was addressed and is essentially a fireplace insert so the permit falls under a different classification. Per prior practice the manager has the authority to accept donated items. The new gate vote was handled by a phone poll of the Board. Phone polls have been conducted in the past on several issues and our By-laws and Robert's Rules of Order permit such polls. This allows the Board to give immediate attention to an item when necessary. Regarding documentation being available – tapes are made of all Board meetings and minutes are typed up and placed on file at the Clubhouse. Minutes are also posted to our Web Site and published in the Birch Bark newsletter. All this documentation and information is available to all members. It is a matter of decency regarding all these rumors being circulated in our community. Please get the facts, don't just take gossip and run with it! Director Brian

**Condensed Board Meeting Minutes Cont. from Page 3**

Kozlowski moves to rule Mrs. Obrecht's letter as "pernicious sophistry". Second by 1<sup>st</sup> Vice President Marvin Frayer. President Al Isaac states he believes members can decide for themselves the intent of Mrs. Obrecht's letter. 2<sup>nd</sup> Vice President Greg Hernden states when he received a copy of this letter he sat down to read and respond but half way through decided to simply place it in with the rest of his trash. Director Sharon Bridges commented that Mrs. Obrecht's letter is filled with misconceptions and slanderous statements. 2<sup>nd</sup> Vice President Greg Hernden calls for a roll-call vote on this motion:

Director Don Papesh – yes

Director Bob Adair – yes

1<sup>st</sup> Vice President Marvin Frayer – yes

2<sup>nd</sup> Vice President Greg Hernden – yes

Director Sharon Bridges – yes

Director Brian Kozlowski – yes

Motion is carried 6 – 0.

2<sup>nd</sup> Vice President Greg Hernden states that a portion of Mrs. Obrecht's letter referred to Gail White as a "subordinate". He states the Gail is in the highest status and this Board is very pleased with her performance. Manager Gail White states that the 90-day leave of absence referenced in Mrs. Obrecht's letter was brought up at a By-laws committee meeting by Director Brian Kozlowski and not her husband. And this idea was presented for the manager's position not specifically for Gail White.

Director Don Papesh read a letter from Brian Hidden Lot 235 regarding sheds on lots. The manager in her report will address this today.

**MANAGER'S REPORT AND APPROVAL OF PAYABLES**

Manager Gail White reported:

Working on setting up a meeting with Lincoln Township supervisor to clarify once and for all exactly what the township guidelines are regarding sheds placed on lots. She needs the Board to give times they are able to meet.

One half of the new gate is manufactured and the other half is currently being constructed. Project put off a couple weeks due to the Holidays.

Since contracting with our collection agency 109 unpaid assessments have been sent to collections with four making payment arrangements. 13 lots are beginning the foreclosure process through our attorney.

The electric in the campground has been completely closed down and plumbing drained for the winter. Campground income vs. expenditures report is in each Board members packet.

More privacy stalls have been installed in the men's shower and locker room area.

Wireless Internet is installed at the Clubhouse. Signal is available in the living room and dining room.

2<sup>nd</sup> Vice President Greg Hernden asks if any response from our insurance carrier has been received regarding the destruction of the old gate. Manager Gail White states no response has been received and she will contact them again.

Director Brian Kozlowski moves to accept the payables. Second by 1<sup>st</sup> Vice President Marvin Frayer. Director Don Papesh questions premium vs. unleaded on fuel purchases

posted. Treasurer Priscilla Moore explains the reference to "premium fuel" is diesel. 1<sup>st</sup> Vice President asks if the campground utilities expense is for one month. Manager Gail White explains that it is and it includes hunting season expense with several members using the facilities. Director Sharon Bridges asks if hunters that were there have paid for this use. Manager Gail White states no one has at this point and invoices will be mailed. Director Don Papesh asks if the electrical use listed under lakes was all aerator expense. Manager Gail White explains that it is. Director Don Papesh would like to see research into more efficient ways to power the aerators.

**SECURITY REPORT**

Report by Manager Gail White. Tom Forman has taken a new position. We do not currently have a "head" of security. The new security team is working very well together and the new schedule is working well.

**COMMITTEE REPORTS**

**Activities Committee** – Report by Joe Romine. We had a very successful Christmas Party. Several members have commented on how nice it was to have The Nativity Scene back at the entrance. There is a Superbowl Party scheduled for February 4<sup>th</sup>.

**By-Laws Committee** – Report by Jerry White. The committee has submitted a recommended change to the Board. The Board needs to decide if this recommendation should be placed on the ballot at the annual meeting in July. President Al Isaac appoints Barb Adair to this committee.

**Campground Committee** – Report by Al Willoughby. There were two campers over the weekend using power. There one was incident with an ATV user inside the camper storage area.

**Communications Committee** – Report by Todd Graham  
Todd Graham read the following email report from Jan Isaac:  
The December 2006 Birch Bark was emailed to S. Bridges, G. Hernden, B. Kozlowski, D. Papesh, and B. Adair on Dec. 20. It was hand-delivered to A. Isaac and M. Frayer Dec. 21 and mailed to the members Dec. 22. Five ads were included; costs remain in the \$435 region. A lot of time was spent by Connie Hayer to fold the newsletter and a special thanks goes to her. Other labeling and stamping helpers were Ryan Racine, Sherry Graham, Joe Romine, Gail White, Mary Alice Harrington, and Gina Frayer. The Secretary to the Board, Todd Graham took care to provide me with Board Meeting Minutes that included correspondence and responses. I was then able to publish a 6-page version of the Birch Bark which was mailed and an 8-page version that is accessible online; go to <http://www.whitebirch.org/birchbark/NL1206.doc>. Hopefully, the January 2007 Birch Bark will include a notification to members of 2007 assessments, the 2007-2008 proposed budget, and an announcement of a Budget Hearing. There was no December Communications Committee meeting. Web Site Updates reported by Todd Graham:  
Correspondence page added: Now all official correspondence received by the Board and addressed at Board meetings will be posted on this page along with any official response. A page with information on our new gate was added including direct links to the manufacturers Web Site so members can

**Condensed Board Meeting Minutes Cont. from Page 4**

browse information and pictures. All committee chairs please help keep the community calendar up to date by making sure you get meeting schedule information to the WBL Office as soon as possible.

**Conservation Committee** – No report given.

**Election Committee** – No report given.

**Entrance Committee** – Report by Linda Hernden. Thanks again to everyone who helped with the decorations at the entrance. The entrance will be decorated again this spring.

**Environmental Protection Committee** – Report by Dennis Karlson. One tree removal, one new home which brings us to 303 homes including two being set this spring. Committee hopes to complete review of policies within the next three months.

**Future Planning Committee** – Report by Joe Romine. Committee is going to take a new approach by looking back 10 years to see what should have been done to make things better today and then use that as a platform to look forward.

**Seedling and Sapling Committees** – No report given.

Director Greg Hernden reports that on Saturday January 6<sup>th</sup> he invited Board members to his home for a Work Group Session. In that session 35 hours were volunteered to discuss important issues to White Birch and he is totally in favor of continuing the Work Group Sessions.

Director Brian Kozlowski moves for a brief recess. Second by 1<sup>st</sup> Vice President Marvin Frayer. All in favor, motion carried.

COMMENTS FROM THE FLOOR Can be obtained from the office.

UNFINISHED BUSINESS

None.

Director Don Papesh announces to the membership that the Association is now debt free.

NEW BUSINESS

Audit for fiscal year 2006 – 2007: President Al Isaac states that the previous Board accepted a proposal for three years from McMahan and Thompson but each year was handled by individual contracts. President Al Isaac asks Manager Gail White if this Board must use this firm? Manager Gail White explains she would need to check with legal council. Director Brian Kozlowski moves to have Manager Gail White gather bids for the audit for 2006 – 2007. Second by Director Bob Adair. Director Don Papesh states we must be sure to not violate any agreement that may already be in place. President Al Isaac allows a comment from the floor from member Ken Passage since Mr. Passage had served on the previous Board when this agreement has been signed. Mr. Passage recommends contacting McMahan and Thompson since they have not communicated with the Association they may not be interested in working with the Association on future audits.

1<sup>st</sup> Vice President Marvin Frayer asks if the invoice from our attorney that was questioned because additional charges were added due to members taking it upon themselves to contact our attorney instead of going through the proper channels had been edited. Manager Gail White explains that the invoice has been paid in full – and not by the Association.

SET BUDGET REVIEW MEETING: Director Brian

Kozlowski moves to set the review meeting for members to review the proposed budget for fiscal year 2007 – 2008 be scheduled for 9:00am on Saturday February 3<sup>rd</sup>. Second by Director Don Papesh. Meeting to be held and the Clubhouse and notices to be posted at the front gate, Clubhouse and the Web Site. Proposed budget to also be posted to the Web Site for members to view.

All in favor, motion carried.

Recommendations of the By-Laws Committee: Manager Gail White explains these recommended changes are not submitted to the Board for them to pass as an actual amendment to the By-Laws but simply for the purpose of getting input from the Board to see if this Board feels the committee is heading in the right direction with its review. President Al Isaac directs each Director to review the recommendations and get back with him before the next By-laws Committee meeting on Friday, January 19. (See attachment 3 for By-laws Committee recommendations.)

2<sup>nd</sup> Vice President Greg Hernden moves to adjourn. Second by 1<sup>st</sup> Vice President Marvin Frayer. All in favor, motion carried. Meeting adjourned at 11:12a.m.

Respectfully Submitted

Todd J. Graham

Secretary

Official correspondence to the Board of Directors to be read into the meeting minutes can be obtained at the office.

## SNOW SAFETY

### Adults:

Do not plow snow from driveway on or across roadway.

Remove vehicles from roadsides.

Don't pile snow high near intersections and driveways for clear visibility.

Keep rocks, timbers, fences away from road.

Caution children to not play by the road when roads are being plowed.



<b>BUDGET 3/1/07 TO 2/28/08</b>	
<b>INCOME</b>	
Membership Assessments	\$375,000
Delinquent Assessments	38,000
Interest Income	6,000
Miscellaneous Income	200
Sales	7,800
Campground Income	11,700
EPC Fees	1,000
Boat Storage	300
Sale of Reclaimed Property	5,000
<b>Total Income</b>	<b>\$445,000</b>
<b>EXPENSES</b>	
Administration Benefits	\$29,800
Administration Payroll	98,000
Payroll Taxes	7,500
Clubhouse Maintenance	64,700
Campground Maintenance	24,350
Entrance Costs	6,225
Capital Improvements	20,000
Maintenance Building	3,750
Office Expense	20,225
Goods for Resale	5,000
Special Events and Activities	1,000
Professional Costs	10,000
Boards and Committees	600
Security	17,100
Lakes	26,450
Roads	48,000
General Association Maintenance	39,300
Property Taxes	6,000
Property and Liability Insurance	17,000

To see a full line item budget, please stop in at the office



### From the Mailbox

- A special thanks to all those who brought in mittens, hats, and scarves.
- Happy Birthday to Maryalice Harrington and Gail White.
- Double congratulations to Scott and Cathy Moreno who had twins Dec. 27, 2006!! Their names are Kayla Olivia and Ryan Scott and are healthy and happy!!

Michael Oleniacz



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or contact Janet Isaac, [email-ajjisaac@toast.net](mailto:email-ajjisaac@toast.net)

### FINANCIAL STATEMENT – DECEMBER

INCOME	
Membership	\$7,771.87
Delinquent	580.00
Interest	945.97
Sale of Reclaimed Property	2,001.47
Misc.	10.00
Advertising	0
Sales	602.75
Campground	2,023.50
EPC Fees	35.00
<b>Total Income</b>	<b>\$13,970.56</b>
EXPENSES	
Administration	\$14,059.09
Office Expense	872.37
Road Maintenance	93.69
Clubhouse Maintenance	3,649.54
Campground Maintenance	2,242.96
Entrance Costs	478.36
Capital Improvements	0
General Assoc. Maintenance	1,257.50
Maintenance Building	337.83
Goods for Resale	319.54
Spec. Events/Activities	0
Professional Costs	251.00
Boards & Committees	16.90
Security	952.20
Lakes	501.46
Taxes and Insurance	4,107.81

**COMPLETE FINANCIAL STATEMENTS CAN BE OBTAINED AT THE WHITE BIRCH LAKES OFFICE**

#### Advertise in the Birch Bark:

To advertise in the Birch Bark, please call White Birch Lakes office at (989)588-2853. Payment must be made prior to listing. Fees and ads must be submitted by the 15<sup>th</sup> of the month for publication in the following month's issue. Business cards must be clear enough for clean scanning. Make checks payable to White Birch Lakes Recreational Association to the attention of the Birch Bark for accounting purposes.

Thank you, Janet Isaac, Birch Bark editor

**White Birch Lakes Recreational Association does not endorse and is not responsible for products and/or services advertised in the newsletter.**

White Birch Lake Recreational Assoc.  
4730 Lake Road  
Farwell, MI 48622-9618

Visit us on the web at:  
[www.whitebirch.org](http://www.whitebirch.org)

By order of the White Birch Lakes Recreational Association Board of Directors and in compliance with By-Laws Article IV, section 10 and Article XIV, section 1 of the revised By-Laws dated July 17, 2004, please note the following: 2007 assessments will remain the same as 2006 at \$375.00 per assessment.

### Community Calendar

Feb. 3 – Budget Review  
9:00 a.m. at the Clubhouse

Feb. 4 – Super Bowl Party, ½ hour before kick-off at Clubhouse, bring a snack, coffee & soft drinks provided

Feb. 10 – Regular Board of Directors Meeting  
9:00 a.m. at the Clubhouse

### SCHEDULE

#### Clubhouse Hours

8:00 a.m.-9:00 p.m., Mon., Thurs.

8:00 a.m.-4:00 p.m., Tues., Fri.

8:00 a.m.-9:00 p.m. Sat.

10:00 a.m.-5:00 p.m. Sun.

**Closed Wednesday**

#### Office Hours

8:00 a.m.-4:00 p.m., Mon., Tues.,  
Fri.

8:00 a.m.-6:00 p.m. Thurs.

8:00 a.m.-12:00 p.m. Sat.

**Closed Sunday and Wednesday**

#### Pool Hours

4:00 p.m.-8:30 p.m., Mon., Thurs.

10:00 a.m.-8:30 p.m., Sat.

1:00 p.m.-4:30 p.m. Sun.

**Closed Tuesday, Wednesday, and  
Friday**

