

*independent news origins -
kala point style*

By Carol Fischbach

In the beginning, there were Kala Highlights and the Kala Pointer and they were good. At least they didn't rock the boat. Basically, they provided KPOA news and board highlights – without embellishment. Then life changed within this sleepy little community when there occurred an anomaly – an article appeared in the March 2002 issue of the *Kala Pointer* that left a taste of shock and dismay in the mouths of many. Apparently someone expressed a personal opinion – and worse yet, it could be perceived as having negative connotations. This article not only created chaos within the previous status quo environment of the board, it laid the groundwork for the development of an independent newsletter in Kala Point. Judie Lewis, the chair of the KPOA Newsletter Committee at that time, was either dismissed by the board or resigned from the committee as a result of that article. (We're not sure exactly what action took place as it was not available in the board minutes or through various inquiries.) Not to be subdued, Lewis, according to various accounts, decided that opinions were vital to the news in Kala Point as they stimulated new thoughts and ideas. She had already laid the groundwork for that to occur in the *Kala Pointer* with her section called "To The Point," which stated:

"Editor's Note: From time to time we may print editorial views on issues directly affecting the Kala Point community/residents, along with our news stories. This section will be called "To The Point." We welcome your written responses: J. Lewis 356 Fairbreeze Dr. or lewis@olympus.net.

It was under these auspices that the controversial article was published. Upon leaving the *Kala Pointer* staff, Lewis started an independent newsletter so that, according to their published goals and objectives, members could get uncensored KPOA news, and perhaps even more importantly, be able to have their opinions published. For the first time members had a forum to speak out about matters near and dear to them. Lewis decided to focus on issues that would invite discussion within the community. She gave the new publication the name she had given to her opinion section in the *Kala Pointer* - *To The Point*.

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Independent News Origins - Kala Point Style
Continued from front page

While Kala Point's independent newsletter still promotes publishing members' opinions, the *Kala Pointer* does not, although the recent survey results may open some discussion about this matter. The first three guidelines in their APP clearly state that the *Kala Pointer* shall not contain:

1. Any partisan political articles.
2. Articles of a confrontational or inflammatory nature.
3. Letters-to-the-editor or personal communications.

Granted, there may be benefits to these types of guidelines – but if one of the benefits has been to sidetrack confrontations or reactions to inflammatory issues, then they are not working. Opinions happen.

If you would like to read the article in question, you can go to the member section of the Kala Point website and look at the March 2002 issue of the *Kala Pointer*. Said article is on the front page and refers to the KPUC. The author of this article, when contacted, requested that we not mention her name in our discussion, but she did participate with Ms. Lewis on the editorial staff of *To The Point*. This newsletter had many supporters – some participated with its publication and others just played the role of reader.

Ms. Lewis eventually moved to New Orleans to be close to her daughter and handed the reins over to the remaining staff, many of which remained anonymous due to claims of harassment for their participation in this newsletter. Interestingly, the November 2004 issue of *To The Point* also refers to harassment of advertisers, which apparently continued, even to recent times – something that we

are investigating. Upon Lewis' departure, the newsletter became the *Community Forum*, which most of you are familiar with. Although the *CF*, as with its predecessor, filled a need in our community, there was some criticism surrounding it. As I mentioned in my opening letter in last month's *newSkoop*, I decided it was not enough to be complaining from the sidelines – thus I stepped forward with several others to make changes that I thought would make this more palatable to the majority of Kala Point members. Thus we continue the evolution of what began as a forum for open discussion to provoke community involvement and we invite you to join us in again taking up the reins for a vital aspect of the voice of Kala Point members.

“...we continue the evolution of what began as a forum for open discussion to provoke community involvement and we invite you to join us...”

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*from the jefferson county
administrator's desk:*

On Your Way to Kala Point....

You've probably noticed a lot of work going on as you leave Kala Point at the Jefferson County International Airport and at the end of Prospect Avenue in the past few months. I thought I'd take this opportunity to give you some insights into the various projects that are underway.

Stormwater Detention Pond

The first and perhaps most obvious is the large pond at the intersection of Prospect and Highway 19. The Port of Port Townsend was in permitting for the last two years with the Army Corps of Engineers, the State Department of Ecology and the Department of Fish and Wildlife to get approval to design and build a state-of-the-art stormwater detention pond to protect the valuable ecosystem of the Chimacum Creek watershed. This \$500,000 project, primarily funded by the Federal Aviation Administration (FAA), will allow for both current and future development while protecting the natural environment in the area.

New Airport Taxiways and Hangars

There is also a \$4.7 million project underway by the Port to create taxiways that will accommodate 65 new hangars with an estimated completion date of spring 2010. This project, also funded by the FAA, addresses increased aviation demands in Jefferson County. At the end of the project, the Jefferson County Airport will have approximately 170 based aircraft at the airport.

Although the Port and the FAA are responsible for the infrastructure, the hangars will be developed by local contractors. This will not

change the type of aircraft that are presently using the airport as the infrastructure is meant to accommodate the same small general aviation aircraft we've had for the past 20+ years.

The Port and FAA have partnered on these projects to satisfy the demand of more and more pilots moving to the area.

Prospect Avenue Right Turn Lane Construction

Prospect Avenue is in the process of getting a new right turn lane, as I reported to you last month, providing relief for traffic congestion and reducing traffic conflicts for vehicles turning right from Prospect Avenue on to Highway 19 (Rhody Drive).

The project work includes construction of a paved right turn lane, with a paved shoulder.

The construction will continue through October, depending upon weather.

The \$132,000 project was funded by the Jefferson County road fund. Every effort is being made to minimize the delays to traffic and impacts to properties adjoining the project.

If you have questions about any of the above projects, call the Port of Port Townsend at 385.0656 or Public Works about the road construction at 385.9160. As always, you can contact me at jfischbach@co.jefferson.wa.us, or at 385-9383.

John Fischbach, Jefferson County Administrator
jfischbach@co.jefferson.wa.us

“There is also a \$4.7 million project underway by the Port to create taxiways that will accommodate 65 new hangars.”

*letters & editorials***youSkoop**

Should Board Correspondence Be Posted on the KPOA Website?

By Hank Krist

As residents of Kala Point, we are governed by CC&Rs, Articles of Incorporation, Bylaws and APPs (Administrative Policies & Procedures). We have an elected board in place that upholds those governing documents and which has a fiduciary responsibility to act in the best interests of KPOA. Association business and records, other than legal or personnel issues, must, by law, be accessible to the membership. Occasionally, members communicate their views on issues to the board via regular mail or email. This written correspondence is part of association business and records.

The board reads this correspondence, and the designated, monthly board correspondent drafts a response which is given to the board for approval. The board discusses monthly correspondence at their regular meetings. Correspondence and responses are available, by request, at the office. In order to be more widely available, last year, the board decided to post the responses on the bulletin boards at the mail stops. After a few months, this practice was discontinued and no alternative method pursued. Recently, the board was presented with a suggestion to have this correspondence available on the KPOA website. According to this year's survey, many members like this concept, but some board members disagree. The reasoning is that some issues may be too sensitive to share publicly or that some members may be reluctant to discuss certain issues if made public. Also, some

correspondence may be too lengthy. While this may be true, we, as members, have a right to read all correspondence and restricting access to it gives the appearance of secrecy.

As a policy, correspondence and responses should be posted on the website available to everyone. That's how open governance works. Lengthy documents are not an issue when they are electronic. In fact they are more cumbersome when printed. If someone feels they have a sensitive issue, then perhaps they should discuss it in person with a board member. When something is addressed to the board, as is correspondence, it is public information. We, the newSkoop editorial staff, urge the board to publish correspondence for easy access by the Kala Point community.

Feedback on Name of "Letters & Editorial" Section. Renamed to youSkoop

Hi editors. I liked the material and pictures in the new independent publication. But honestly I don't want my comments and opinions characterized as "Poop Scoop." That sounds like a lowdown gossip column. It robs the writers of dignity or seriousness. How about "Letters and Opinions" instead? Sylvia Bowman

Editors response: Thank you, Sylvia. Our original intent in using the name poopSkoop was to remind us to keep things light and in perspective. This is, after all, a homeowners association, not the UN. Unfortunately, many disagreed and you were not alone in your feelings about poopSkoop. As a result, we, the editorial staff, have decided to take your suggestion (submitted in a subsequent email) to rename this section of the newsletter, youSkoop. Thank you for your input and suggestions!

Some Thoughts On Nutritional Supplements

I'd like to thank newSkoop for opening the dialog on nutritional supplements in last month's newsletter. Great advancements have been made in the field of nutrition and after 38 years of scientific evidence by Harvard researchers, the Journal of the American Medical Association completely reversed its previous anti-vitamin stance and now encourages all adults to supplement daily with a multiple vitamin.

In the newSkoop article, negative conclusions were made about vitamin E based on an article that was printed in the *Journal of the American Medical Association* on the Heart Outcomes, Prevention Evaluation (HOPE) Trial.

According to Balz Frei at the Linus Pauling Institute, "This is a flawed analysis of flawed data, and it does little to help us understand the real health effects of antioxidants, whether beneficial or otherwise. Instead of causing harm, the totality of the evidence indicates that antioxidants from foods or supplements have *many health benefits*, including reduced risk for cardiovascular disease, some types of cancer, eye disease and neurodegenerative disease," he said. "In addition, they are a key to an enhanced immune system and resistance to infection."

"The "meta-analysis" published in JAMA, which is a statistical analysis of previously published data, *looked at 815 antioxidant trials but included only 68 of them in its analysis.*" Frei said. "And *two of the studies excluded*, which were published in the Journal of the National Cancer Institute and the prominent British medical journal Lancet, *found substantial benefits and reduced mortality from intake of antioxidant supplements.*"

Andrew Shao, Ph.D., vice president, scientific and regulatory affairs at the Council for Responsible Nutrition concluded, "This meta-analysis appears

to be a predetermined conclusion in search of a method to support it."

The study populations already had diagnosed diseases such as heart disease and cancers. This is a very risky population to study, and conclusions from these studies can not be used to make recommendations for prevention in generally health populations.

This meta-analysis addressed the subject of Vitamin E only. However, the best results for optimal health come from using several antioxidants at once. Harvard researchers found in epidemiological studies of eighty-seven thousand female nurses that those who got a lot of vitamin E had a drop in cardiovascular disease of 34%. Those who got a lot of beta carotene cut heart disease by 22%. And those who took a lot of vitamin C cut it by 20%. But when all three antioxidants were combined, heart disease was slashed by nearly 50%! The same was true for strokes, which were reduced by a startling 54% with high intake of all three antioxidants!

A double-blind, placebo-controlled research project in 1996 on selenium by Dr. Larry Clark of the University of Arizona showed that 200 micrograms (mcg.) daily of selenium cut the rate of prostate cancer by 63%, colon or rectal cancer by 58% and lung cancer by 45%.

As far back as the 1970's, Dr. Gerhard Schrauzer of the University of California at San Diego, stated, "If every woman in America started taking selenium supplements or had a high-selenium diet, then within a few years the breast cancer rate in this country would dramatically decline in only a few years time." One of the things that selenium does is protect against the effects of radiation. Why are scientists and media not promoting this information? Why do we focus so much on "cure" instead of "prevention?"

Some Thoughts on Nutritional Supplements

Continued from page 5

Dr. Linus Pauling, double Nobel laureate, stated "I believe that cardiovascular illness (heart attack, stroke, circulatory disease) can be nearly completely prevented by the proper intake of vitamin C."

Dr. Ray D. Strand, author of *What Your Doctor Doesn't Know About Nutritional Medicine May Be Killing You*, says "Prevention of disease should be the first order of business for any physician." And

prevention includes consuming high-quality nutritional supplements.

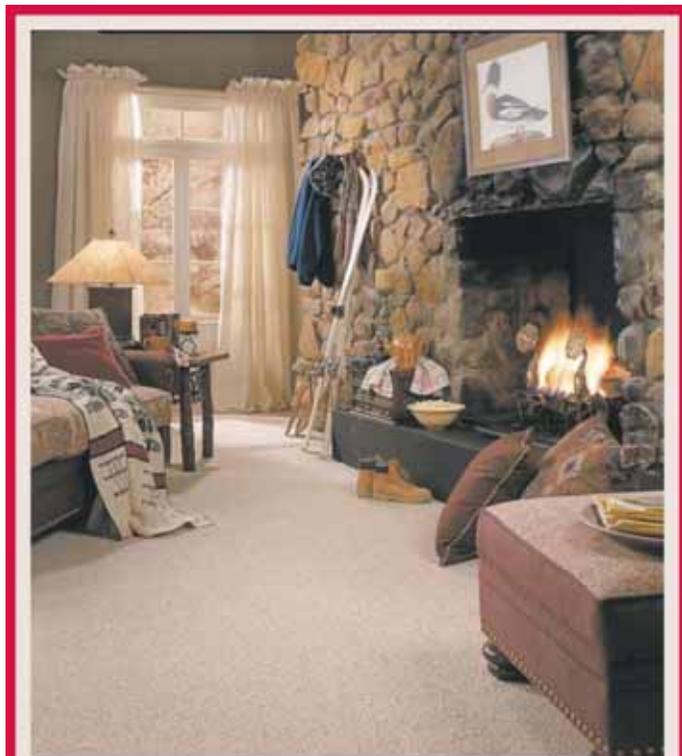
But not all vitamins are created equal and many over-the-counter products don't actually contain what they say is on the label. Insist on pharmaceutical grade supplements so you're assured that your vitamins are manufactured under the same guidelines as your medications (not the ones used for hot dogs!) And as for the RDA (recommended daily requirement), this is the MINIMUM amount the government feels is necessary to avoid deficiency diseases like scurvy, rickets, pellagra and beriberi. Do you know anyone who has died of scurvy lately? In today's toxic world we need to protect ourselves against chronic degenerative diseases, like heart attack, stroke and cancer, with a healthy diet, exercise and high quality nutritional supplements.

I welcome hearing from you and any questions you may have.

Sigrid Cummings
Independent Associate
USANA Health Sciences

USANA Health Sciences is one of only four supplement companies to receive the top 5-Star Rating and Gold Medal of Achievement from the "Nutrisearch Comparative Guide to Nutritional Supplements," a compendium of over 1500 products available in the United States and Canada. In 2006 USANA ranked #12 on Forbes' Best 200 Small Companies list.

Editors response: newSkoop would like to make it clear that medical topics do not offer individual medical advice and do not take the place of consulting your physician. The purpose of this letter is to offer a perspective from a supplement company. It is only intended to provide more information for you to discuss with your physician.



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1 To make this a _____ effort, we request that you give us feedback

4 The Kala Point Walking & Hiking club meet every _____

6 The Classic Book Group will be discussing Don Quixote by _____ for October

8 newSkoop is interested in the well-being of our _____ and the individual interests of the residents

12 High _____ of vitamin E (higher than 400 IU/day) should only be taken after consultation with a physician

15 The constructions of a right turn lane on _____ will begin soon

16 Welcome to the introductory issue of _____

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21 Kala Point _____ Company had a third bidder in the process of it being sold

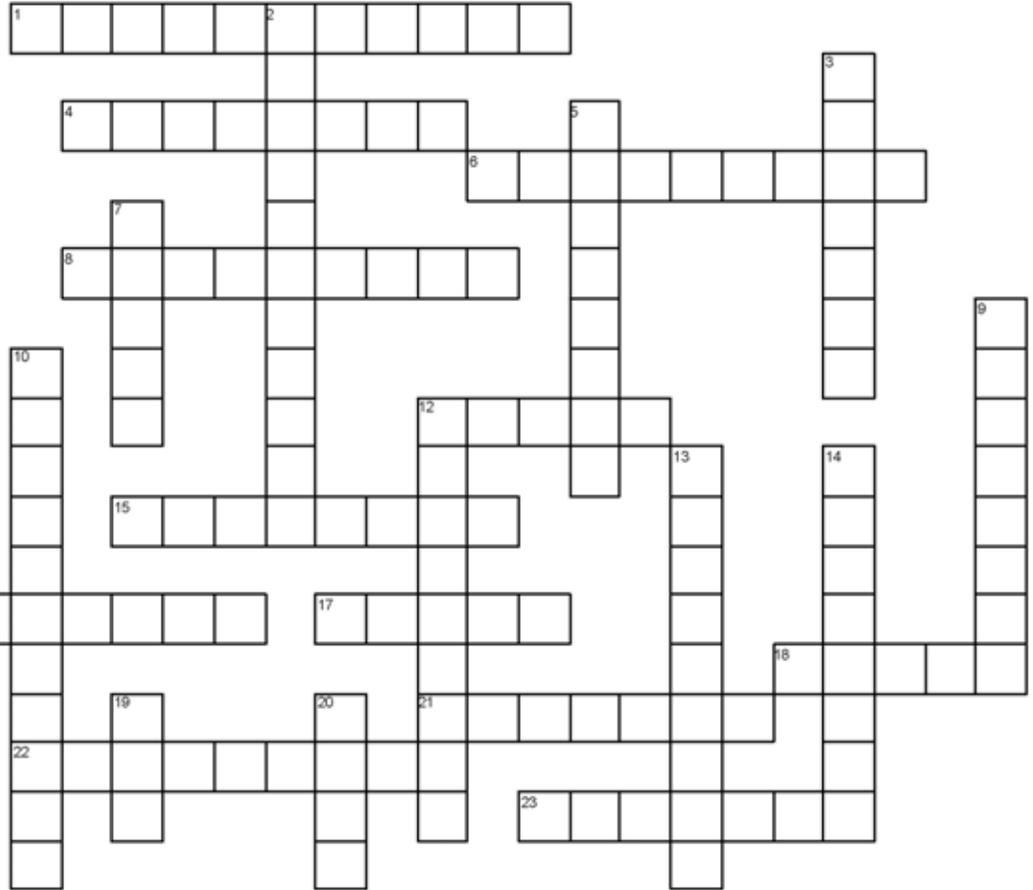
22 All of us welcome our new _____ and look forward to meeting them at our many KP events

23 The PLGC _____ a field trip to Whidbey Island nurseries and shops

DOWN

2 Members of KPOA can now submit proposed _____ that will be included on the written Vote-by-Mail ballots

3 Pickleball is the fastest growing sport in _____



5 Galatea Cafe & Tapas Bar serves Sunday _____

7 _____ Of The Border was another Fun'nGames event for everyone in Kala Point held at the Clubhouse

9 Murder in _____ was a fun Kala Point event held at the Clubhouse in August

10 _____ Auto Design is "The Best In The West"

11 newSkoop is supported by advertising and _____ donations from subscribers

12 The _____ River Trail near Brinnon was one of the Kala Point Hiking Club hikes in August

13 The _____ question is what do you, as an investor, do now?

14 Have you ever _____ why there is an independent newsletter?

19 _____ Publications have been serving Kala Point since 2002

20 Go to Courtesy _____ for a lube, oil, & filter.

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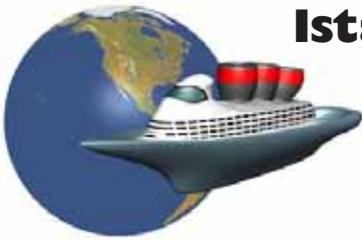
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a traveler's recollections: **Istanbul, Turkey**

By Jay Burcham

Shirl and I landed at Istanbul's Ataturk Airport in late May.



Spring and fall are the best times to travel in Turkey. Temperatures are uncomfortably hot during the summer and traveling there during June is really pushing it for visitors used to the cool summers of Northwestern Washington. We arrived with temperatures in the high eighties and left with the temperatures in the nineties. Schedule constraints caused our late tour start date. We recommend early April for a visit to Turkey.

We joined a three week tour which would include Istanbul, the Turkish Aegean Coast, cruising along Turkey's Turquoise Coast, Mediterranean Turkey, Cappadocia in central Turkey and Ankara. It was an Odyssey Unlimited tour sponsored by the Colorado University Alumni Association. Our group was limited to 24 Roaming Buffaloes and our guide. The tour's itinerary, accommodations, cost and guide were all excellent and it is highly recommended for travelers interested in the history of Western Civilization. The tour is mildly strenuous with lots of walking, usually up and down and often over very uneven pathways.

Istanbul is mainly situated in Thrace, the small area of Turkey, (3%), which lies in Europe. It is sprawled along the shores of the Sea of Marmara and the Bosphorus, that vital link to the Black Sea. Suburbs of Istanbul lie across the Bosphorus in Asia. European Istanbul is split by the Golden Horn, an inlet off the Bosphorus, into the southern older section and the northern "new" section. The southern section is of the most interest to tourists. The northern section is the center of commerce and was the location of

foreign embassies before the capital of Turkey was moved to Ankara in 1923. Istanbul is a city of about 10 million people. We found it to be a modern, vibrant city with the streets swarming with hurrying pedestrians most of whom seemed to have cell phones attached to an ear. This was in great contrast to the Istanbul we visited in 1984 when there seemed to be a soldier armed with an AK-47 standing on every street corner, there was little traffic and few pedestrians were in evidence. While Turkey is over 99% Muslim, it is a secular country in government and dress. We found Istanbul to be almost indistinguishable from any other Mediterranean European city except every view included one or more mosques or at least their minarets.

We started two full days of sightseeing in Istanbul at perhaps the most famous building in Istanbul, the **Blue Mosque**. It was built in 1609. It gets



its name from the 20,000 Iznik blue tiles used for interior decoration. Light enters the prayer hall through 260 stained

glass windows. Above the very large prayer hall, which can accommodate 5,000 worshippers, is the massive central dome supported by a system of four thick piers and arches. Radiating out from the main dome are four semi-domes. The interiors of the domes are painted with mesmerizing designs employing flowing arabesques. The exterior is distinguished by six minarets.

A travel hint: If a mosque is on the day's agenda, shoes have to come off so wear clean socks preferably without holes.

A short walk from the Blue Mosque is the remains of the **Hippodrome** built in the 3rd century AD. All that is left of this giant stadium, that held 100,000, people is an elongated public garden. Of interest is the Egyptian Obelisk built in 1500 BC and brought from Egypt and the Serpentine Column which dates from the 5th century BC which was brought from Delphi, Greece; both by Constantine in the 4th century AD. The nearby **Museum of Turkish and Islamic Art**, housed in a former palace, had on display beautiful rugs dating from 661 AD to the present.

After lunch we descended underground to view the enormous **Byzantine Basilica Cistern** built



by Justinian in 532 AD. Eighteen underground cisterns have been rediscovered after knowledge of their existence was

lost. “Street level” of the buildings, roads and trolley car tracks now built over the cistern is 4 meters above that during the 6th Century AD. This cistern was discovered after people were found to be collecting water and even fish through holes in their basements. It is almost eerie to view the 336 columns, each about 26 feet high and standing in shallow water stretching out into the cistern’s dim recesses.

Above ground once again, we walked the short distance to **Haghia Sophia**, the “Church of Holy Wisdom”. The Roman Emperor Constantine, who ruled from AD 324 to 337, founded the city of Constantinople, now Istanbul, in 324 AD and made it the capital and Christian center of the empire by 330 AD. He was the first Emperor to convert to Christianity and he built a church on the site where Haghia Sophia was later built by

Justinian in 537 AD. When built, Haghia Sophia was the largest church in the world and is still considered among the world’s greatest architectural achievements. The Ottomans converted it to a mosque in the 15th century and its four minarets date from that time. Over time, the structure has been buttressed numerous times to support its great weight and consequently the original shape is greatly obscured. From our 1984 visit to Istanbul we remembered a then very ornate Haghia Sophia as one of our favorites but were disappointed this time. It is no longer a mosque but a museum and work is in progress to restore it to its earlier Christian era interior and repair the basic structure. Beautiful mosaics are slowly emerging from layers of paint and plaster but much remains to be accomplished. Scaffolding is everywhere including a massive scaffolding structure occupying the center of the nave and reaching to the dome. A visit is still worthwhile if for no other reason than to experience the awe of standing under the massive dome 184 feet above.

Our last stop of the day was the **Grand Bazaar** established in 1453. It is an extensive labyrinth of streets



covered by painted vaults and lined by 4,000 booth-like shops. Its size can be intimidating until you

understand the key to not getting lost is always keeping track of the main street. The main street, which is almost exclusively gold and silver shops, runs through the bazaar between the Beyazit and Nuruosmaniye Gates and provides access to the numerous intersecting streets which lead to the multitude of other shops.

(to be continued)

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walking/hiking club **October Schedule**

By Carol Fischbach

The Walking/Hiking Club meets at 9am on Thursday mornings at Hank

Krist's house: 370 Pinecrest Dr. Be sure the garage on the right hand side is clear if you are carpooling & leaving a vehicle. Contact Allen at (360) 536-1822 or allenvaa@hotmail.com for more information or to be put on the Hiking Club email roster. Each hike is rated from 1 to 5. Trails that are rated more difficult have a higher number as well as a higher number for appeal.

Oct 4th - Sunrise Ridge: Ratings: Appeal 4, Difficulty 2, roundtrip distance 5.2 miles, elevation gain 1000 feet. **Comments** – Easy trail with jaw-dropping views. Move in and out of groves of sub-alpine fir and dazzling alpine meadows. Gaze across the Strait of Juan de Fuca to Vancouver Island. View scads of mountains, snowy Mount Baker rising above a myriad of islands and inlets. See Mount Olympus, Mount Angeles, and views of the Olympic interior and wilderness. Enjoy your picnic lunch at the base of Mount Angeles. No dogs.

Oct 11 - Slab Camp Creek: Ratings: Appeal 3, Difficulty 3, roundtrip distance 5.6 miles, elevation gain 1500 feet. **Comments** – Grade is fairly gentle and the tread is smooth. Delightful decent into Gray Wolf River valley, trees are second grown and big, river impressive, and no crowds. Cross cascading Slab Camp Creek. Enjoy your picnic lunch along tumbling and thundering Gray Wolf River and view the new iron-beam bridge that crosses it. Dog friendly.

Oct 18 - Marymere Falls and Barnes Creek: Ratings: Appeal 2, Difficulty 3, roundtrip distance 6 miles, elevation gain 800 feet. **Comments** –

Follow a softy gurgling creek under a cool canopy of old-growth giants and experience Marymere Falls plummeting 90 feet. Then amble alongside Barnes Creek in lush undergrowth and giant conifers. Ford Barnes creek (easy to cross in the summer) and traverse maple groves and stands of old-growth timber to inviting gravel bars made for feet-soaking and a picnic lunch. No dogs. Requires crossing creek - bring an extra pair of shoes for wading across creek.

Oct 25 - Biking from Sequim to John Wayne Marina: Get your bicycles tuned up and your tires checked! **Comments** - This biking trip is on a segment of Olympic Discovery Trail. Starting in Sequim, the trail eventually goes over a ravine via the Johnson Creek Trestle. Johnson Creek can be seen far below. The trail ends up at Whitefeather Way and then John Wayne Marina, where we will enjoy a well deserved lunch. The chef is a familiar name to gourmet diners in the area, Steve Little, formerly with Xanadu Grill and the Old Mill Cafe.

Nov 1 - North Fork Sol Duc River: Ratings: Appeal 3, Difficulty 3, roundtrip distance 12.4 miles (we can stop anyplace and turn around), elevation gain 1200 feet. **Comments** – This is one of the most enjoyable riverside trails on the peninsula. At one mile the trail comes to the North Fork in its wild glory. At 2 miles large Sitka spruce trees make you feel like you are in a coastal rain forest. Look for big game in a few grassy openings along the way. At 3 miles there is a riverside campsite perfect for your picnic lunch or if continuing, the trails leaves the river but still can be heard crashing through the canyon. Hiking deeper into the valley we will cross numerous creeks where your feet can get a bit wet. At 6.2 miles the trail drops back down to the river to a dark and cool ravine perfect for a turn around. No dogs. Requires crossing river - bring an extra pair of shoes for wading across.

SU-DO-KU

Instructions: Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9.

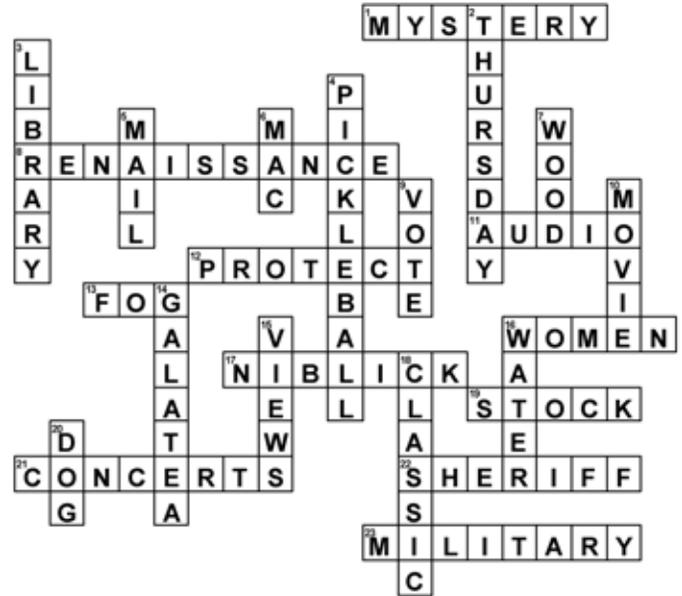
Level of Difficulty - Medium.

				8				
5	3					7	1	
			7				3	8
				6				
						8	6	5
7					4	1		2
4				3	2			
6	1							5
		5		7	6	4		

SU-DO-KU Puzzle: September Solution

2	1	7	6	8	5	3	9	4
8	4	9	3	2	7	5	6	1
3	5	6	4	1	9	7	8	2
7	6	3	9	5	1	4	2	8
4	9	8	2	7	3	1	5	6
5	2	1	8	6	4	9	3	7
9	8	4	7	3	6	2	1	5
6	3	5	1	4	2	8	7	9
1	7	2	5	9	8	6	4	3

Kala Crossword Puzzle: Sept. Solution



newSkoop wants to hear from you!

newSkoop is produced for Kala Point by a volunteer group of Kala Point residents interested in the well-being of our community and the individual interests of the residents. If you are interested in participating with this group or would like to express an opinion on a Kala Point issue, please contact us at contact@ttpnewsletter.com. Feature articles must have a byline. Letter writers may request anonymity, but the editorial staff must know your identity.

Neighbor-to Neighbor Classified Ads

For Sale: 1950's vintage Gulbranson piano, studio style. Bench included. Excellent condition. \$500 or best offer. See picture below. Call Cindy at 379-0901. **Pick up only.**

Fade, Glare, Privacy & Heat Solution- 3M Window/ Skylight film blocks UV rays to protect your furnishings. Keep your drapes open and let the sun shine in! Call Window Scapes Inc. **385-3810**

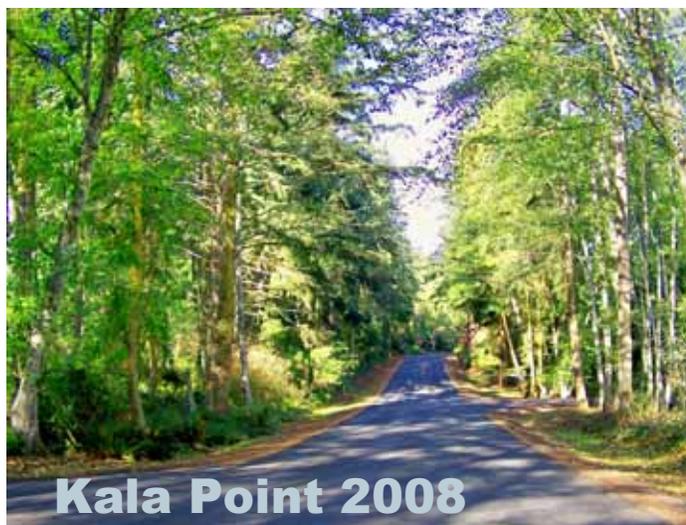
port ludlow garden club Beautiful Plant Marriages

By Pattie Cole

On Wed., October 17, Marianne Binetti, noted Seattle Post-Intelligencer Garden Writer and author of numerous gardening books, will give a slide illustrated talk to Port Ludlow's Garden Club at the Bay Club from 11:00 am to 1:30. Her remarks will focus both on foliage and flower combinations, matching planting conditions, and "marriages of convenience"

where one plant's blooms or foliage cover for the ugly time of another plant. Participants will learn how to mix classic couples, opposites that attract, and PlantWorld "diva rock stars" by pairing up all types of plant material from trees and shrubs to container garden favorites. Listeners will also get some advance tips on winter garden color and preparing a home for the holidays. This lecture will be free to PLGC members and \$5.00 for non-members. Plan to bring a sack lunch. Coffee, tea and desserts are provided by Garden Club hostesses.

kala point picture calendars are coming! pre-order now!



Only \$10 For Pre-orders only. Price after Nov. 1: \$12.

**Volume Discount: Buy 5 for \$9 each.
Buy 10 for \$8 each!**

**Submit Your Picture and if we use in this years calendar you will win a free calendar!
Email for details: dreambead@aol.com**

Kala Point's Picture Calendar will be available by Nov. 1st or earlier with some of your favorite pictures of Kala Point! The calendar has 13 months starting with Dec. 2007. Each calendar comes with its own envelope so they can easily be mailed.

Pre-Order Form - use only until Nov. 1st

If you live in Kala Point you can select to have your calendars hand delivered and left at your front door. This will save you the shipping cost. Just check the box to authorize this special delivery: *I live in Kala Point. Please hand deliver my order and leave at my front door.*

Number of calendars ordered: _____ X $\begin{matrix} \$10 \text{ ea (1-4)} \\ \$9 \text{ ea (5-9)} \\ \$8 \text{ ea (10-15)} \end{matrix}$ = \$ _____

Number of calendars ordered: _____ X \$3 Shipping each = \$ _____

Name _____ Total : _____

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Make your check out to KIN and mail to: P.O. Box 816, Port Hadlock, WA 98339.



personal finance

The Mortgage Mess

By: Hank Krist

As anyone who can spell “real estate” knows, there are problems in the residen-

tial mortgage market. Initially, most experts felt the problems would be limited to the “subprime” market, which are loans to borrowers with poor credit. We now know that the experts were optimistic as both the “alt-A” and “jumbo” loans have been seriously affected as well. Alt-A loans are those to borrowers with a FICO credit rating higher than subprime but below a “prime” borrower. Jumbo loans are those above \$417,000.

The problem with the subprime and alt-A loans is that most were made with a zero down payment, a “teaser” interest rate below the market rate and/or no income or asset verification of the borrower. Many of these loans were 2/28 ARM’s (adjustable rate mortgage) in which the initial interest rate was fixed for the first two years and then converted to a variable rate adjustable every twelve months for the remaining 28 years. As these loans made in 2005 and 2006 convert after two years, the borrowers are subject to much higher rates at a time when the value of their houses may have declined. As interest rates have risen, these borrowers may have much higher monthly payments while having little or no equity in their houses. Furthermore, even if the borrowers can qualify for a refinance, which is doubtful, these 2/28 loans carry large prepayment penalties.

Before the recent problems surfaced, jumbo loans carried an interest rate approximately 20-25 basis points above a prime, conforming loan below \$417,000. A “basis point” is 1/100 of one percent. The reason that the differential between

the two types of loans was small was that both could be sold to a third party institutional investor. Currently, conforming loans can be sold to government chartered guarantors such as FNMA, but the market for jumbo loans is much smaller than before. As a result, jumbo loans today are priced approximately 100 basis points (1%) higher than conforming ones.

With the enormous number of subprime and alt-A loans made in the last few years as 2/28 ARM’s, it is estimated that the next 12-15 months will be a very difficult period for residential real estate with foreclosures and delinquencies rising above the recent record levels. If we experience a recession, as I think we will, we will have rising unemployment during a time that many borrowers realize that they have no equity in their houses. They will have little choice but to walk away from their houses and their mortgages. In many states, especially in the West, a borrower is not responsible for any deficiency between the loan amount and the sales price of the house in a foreclosure.

Next Month: What investments are in your money market account?

classic book club

By Carol Fischbach

The Classics Book Group meets monthly at the Library in Port Hadlock at 2pm on the second Sunday of each month.

Don Quixote by Cervantes will be discussed at the October 14th meeting.

For the November 11th meeting, it’s **George Bernard Shaw’s play Major Barbara**. The Salvation Army worker, Major Barbara, is daughter to a major armaments manufacturer. A witty and still provocative play.

living with coyotes in kala point

By Don Meister

Many of us in Kala Point have seen an increase in the coyote population this year. Sightings have been reported in the areas above and below the clubhouse, crossing Kala Point Drive, and moving along the forest edge, to name just a few. If you have ever wondered what happened to the bevy of quail that used to live down by the clubhouse area, wonder no more. Neighbors have reported seeing the coyotes hunt the quail and rob their nests. It is a rarity now to hear or see the quail that were once a common sight.

The more our area becomes urbanized, the more encounters we are likely to have with animals such as these. To help reduce the possibility of conflict, here is some information about living with coyotes in Kala Point.



What do they look like? At first glance, the coyote resembles a small German Shepherd. The coyote has a shorter, bushier tail that is carried low,

almost dragging the ground, and a longer, narrower muzzle than their cousins, the domestic dog. Adult coyotes weigh 20 to 35 pounds, with males being slightly larger than females. At the shoulder, an adult male coyote is about 25" tall. You can most likely spot the coyote around sunset or sunrise. Lately, you can spot three of them sunbathing on the blacktop on Terrace Drive.

Food attracts coyotes. Don't lure them by leaving pet food outside. If you compost, never include meat or fish scraps. Keep trash in high-quality containers with secure lids - bungee cords work great for this! Prevent the buildup of feeder foods under bird feeders. Coyotes will eat bird food and are attracted to the many birds and rodents that come to feeders.

The Predator: Coyotes are also predators of cats and small dogs. Owners can protect their pets by not letting them outdoors unattended, especially at night. Also, it is best to feed them indoors. Pets can be easy prey for coyotes. Once a coyote finds easy prey it will continually hunt in the area. Most hunting activity takes place at night but undisturbed and hungry coyotes will hunt during daylight hours. If you are interested in making an outdoor contained area for your cat these web sites can give you some good ideas: www.purrfectfence.com or www.feralcat.com/fence.html.

Never let children, especially small ones, go outside alone in areas where coyotes have been spotted. Clear brush from around your house. Spray near them with garden hoses or make loud noises. Learn how to construct a "clapper" at <http://wdfw.wa.gov/wlm/living/coyotes.htm>. Keep deterrents nearby in times of increased sightings like an old broom, or a pile of stones.

If you are experiencing a life-threatening situation with coyotes, call 911. If you have done all you can to deter them and still feel threatened by their continuing presence, call Washington State Patrol at (360) 478-4646 and ask for a Fish and Wildlife Officer to respond.

Coyote diseases or parasites are rarely a risk to humans, but could be a risk to domestic dogs. Canine distemper and parvovirus, or "parvo", are diseases that can affect them and are found in our coyote populations. Have your dog vaccinated for canine distemper. Parvo vaccinations have helped to control the spread of this disease although some dogs could contract and die.

It is important that we help coyotes retain their natural wariness of humans. Everytime we interfere with their natural way of life, we contribute to the loss of their natural fear of humans, thus making them increasingly more aggressive. Someone has been putting out water for them just below the clubhouse - this is an example of humans interfering and potentially increasing the likelihood of a conflict between humans and coyotes. Prevention is the best tool for minimizing conflicts with coyotes in Kala Point.

Oktoberfest

At The Clubhouse



Saturday Oct 27th
5:30pm-8pm

BRING: Side Dish, Salad, or Dessert

WEAR: Halloween or Oktoberfest theme

AWARDS: Best Costumes

DONATIONS: Appreciated for provided Bratwurst & Drinks

Everyone is Welcome!!!!

Contact Fun'nGames to RSVP:
Carol-385-6428

welcome
new
neighbors!



*All of us in Kala Point
welcome you and we
look forward to
meeting you at our
many KP events!*

Sydney & Sharon Bowie
Terry Macaluso
James & Linda Therou

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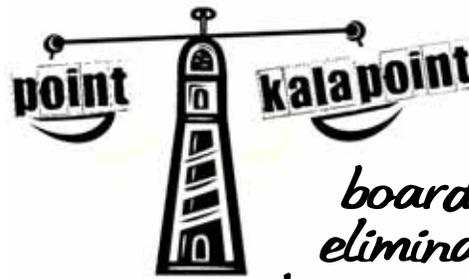
September Board Meeting

By Carol Fischbach

- **Maintenance Manager's Report:** Recycling at the Admin Building has improved with additional pick ups.
- **Tree Committee:** Tree cutting moratorium was briefly discussed before being taken into executive session to review legal ramifications of such action.
- **Security & Access Ad-Hoc Committee:** Discussion on speeding, towing at the beach, new gate options.
 - o Motion passed for tire-puncturing teeth at gate for both entrance and exit.
 - o Motion passed to not replace speed bumps on Kala Point Drive after they are removed when the road maintenance is done this fall.
 - o Motion passed to sign an agreement with Smith Services to commence the towing policy on vehicles parked at the beach with no KP decal.
- **Communications Committee:** Town Hall meeting scheduled for Wednesday, October 3rd from 7:00-9:00pm and Saturday, October 6th from 10am to noon. Joint Committee meeting scheduled for November 8th from 6:30-8:30pm.
- **Social Plus Committee:** Photo Exhibit event on October 7th from 3:00-7:00pm. Bring wine or cheese or both for admission.
- **Member Comments:**
 - o A member expressed concern to Hugh Murphy that he tables discussions to executive session. An example was regarding the tree cutting moratorium on the "grounds for legal action". This member encouraged the board to be as open as possible so members

can listen to varying viewpoints and not use the "gray-line" reasoning of a "potential legal action".

- o A member would like to see moratorium on tree cutting. Lane Stuart responded and gave an in depth explanation about a plan to publish the Bluff/View report and then ask the board to consider a moratorium.
- o A member was in agreement to Lane Stuart's comment that the membership should be notified before the board votes on a tree cutting moratorium.
- o A member felt that the board agenda should specify items that are known that will be voted on so the membership has an opportunity to attend the meeting and have the opportunity to make a member comment.



By Hank Krist

At the September board meeting the board voted not to replace the speed bumps on Kala Point Drive after they are removed during road maintenance this fall. This decision was made even though 159 owners expressed concern about uncontrolled speeding during the summer board survey. That is over half of the owners that returned the survey were concerned about this issue! 198 owners also made it clear that they did not want uncontrolled speeding managed by bringing in the sheriff.

The board heard a report from the Security and Access Committee before they voted. Jeffrey Hartman shared that Chief Minge pointed out

Continued from Insert page 1A

that traffic calming measures slow down emergency response vehicles. But Mingee also said that if the Fire Dept. could help with the placement, a large number of homes could be reached with no impact or minimal impact.

Most of the emergency calls in the community are for the ambulance and they are impacted the least by traffic calming measures. In a conversation with Chief Mingee he said, "We don't drive 60 mph" in response to a call. He did say that humps and tables were better than bumps. He said that it is ultimately the community's choice.

There are many concerns if the association fails to manage and control traffic along this busy street. Here are just a few:

Pedestrian Safety. The narrow unlighted streets at Kala Point are frequently utilized by residents and visitors for walking exercise. There are no sidewalks or other effective pedestrian walkways, thus requiring pedestrians to walk in the street.

With many aging residents, inclement weather, visibility often limited by early darkness, curves and hills, it is only prudent to take traffic-calming steps. This is especially true in light of the association's recent speed measurement surveys, indicating a high percentage of drivers already exceeding the speed limit on Kala Point Drive.

Driver Safety. Kala Point Drive is a high traffic arterial in the community, but it is also the

neighborhood street for many homes fronting on it, with direct driveway access. This access is often from hidden driveways or driveways with visibility obscured by extensive foliage on the association right-of-way, thus mandating speed management at 25 MPH for drive safety.

Wildlife Safety. Deer, raccoons and other wildlife cross KP Drive frequently, during day and night hours. Higher speeds, as will undoubtedly be experienced with the removal of the speed bumps, will likely result in more killed and injured wildlife, as well as risk to drivers.

Property Values. Lot owners along Kala Point Drive suffer discriminatory reduced property values when the association fails to manage and control traffic along this street. Some streets naturally experience slower speeds due to their design (cul-de-sac configuration—or stop-sign protected intersections—for example.) But owners on KP Drive are subjected to much higher average speeds when the association fails to enforce its own rules and reduce traffic speeds to conform with those rules.

If you are concerned about the board's decision, please write to them. If you wish, please feel free to use the letter below to express your concern. Just fill it out and send it in - the board appreciates feedback from the membership as it helps them to make decisions that reflect the community's desires.

TO THE BOARD OF DIRECTORS, KALA POINT OWNERS ASSOCIATION

I believe that you, the board, should reconsider your plan to eliminate the speed control humps on Kala Point Drive as their removal will contribute to even higher average speeds along this street and adversely affect our safety and specific property values. I strongly urge the board to maintain the existing traffic-calming speed humps and to consider owner requests for the installation of more speed humps in those areas where owners report excess speeds.

Printed Name

Address

Lot#

Signature

Phone

Date