



the kpoa reserve plan and funding

Members Uninformed; Reserves Depleted

Reserve funding requirements information for the maintenance of KPOA capital assets continues to be difficult to come by. There is no visibility beyond the year for which the Members are assessed annually. Any reserve plan should be annually published to all members, as is required by law for condo associations.

The reserve component of the 2009 annual assessment is 30%, a significant and steadily increasing fraction of the total. Members would like to know what will be required in the future to fund maintenance and replacement of the Association's aging capital assets. Inadequate reserves raise the likelihood of large unexpected emergency special assessments.

There have been reports/rumors of road maintenance studies and reserve funding studies, which are very difficult to locate and interpret. Why is this information not disseminated to the Members either as a report, in perhaps the Kala Pointer, or at least posted to the KPOA website every year?

Based on the information provided to the members for the December 12, 2008 Special Membership Meeting, it appears that the professionally-recommended \$1.5 Million Reserve Fund remains well short of best practices at only about 11% of recommended levels. This year, in fact, the ending cash balance projected for 2009 declines about \$ 50,000 with respect to 2008 and at \$ 186,812 is about \$14,000 less than the expected expenditures for 2009.

The reserve funds, as currently used, are not being expended wholly for the maintenance of existing assets and acquiring additional assets which are part of a long range plan to improve the community. Instead, some of the funds are being used to purchase assets which appear to not be part of any long term planning but a current "want", developed during the current year determination of reserve funding. Is this the proper role of "reserve" funding?

Inside this issue:

A Reserve Funding

Plan: A Brief Explanation - Page 2

KPAG Art Show: A

Good Time For All - Page 3

A STRONG Argument For Weight Training:

Page 4

Email Scams:

Techniques to Combat Phishing - Page 5

Travelers

Recollections:

Cappadocia and Central Anatolia Turkey- Page 6

Hood Canal Bridge

Closure Update:

Time is Getting Short - Page 8

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Continued from front page

A reserve funding projection should be provided to the members. Of course, the Members will then find themselves in the position of not having any knowledge of how much they will be asked to provide in the future to fund capital maintenance.

KPOA should have accumulated a substantial reserve fund during the early years of the community in anticipation of inevitable capital maintenance requirements as the

assets aged. Reserve funding was not addressed for years. Now there is essentially no reserve fund for more than a year in advance and the Members must now bear the burden of suddenly higher assessments. Not all Members are financially able to easily accommodate unexpected assessment increases.

The Members at least deserve to have a valid estimate of what the future holds with respect to the whole requirement for funding the reserve fund and replacements.

What is a Reserve Funding Plan? A Brief Explanation:

Generally, and sometimes responsive to specific state laws, an organization with capital assets develops a **reserve funding plan**.

The plan consists of three elements. A list of all physical assets of the type subject to significant periodic maintenance and/or replacement is compiled. Where applicable, the list of assets is enhanced by identifying, as line items, the specific types of actions required to maintain them.

Each line item is assigned a useful life or periodic maintenance frequency. The cost for replacing or performing required maintenance is estimated, by year, for a span of at least ten years and preferably for twenty or more years. By adding up the projected costs of replacement or maintenance of all assets by year the annual costs are determined.

The annual costs can vary greatly by year and will cause significant variations in the amount the organization and in the case of KPOA the members, must provide to preserve its assets.

By proper reserve fund planning the costs can be averaged over the years resulting in avoiding sudden peaks in assessments. As an example, take the clubhouse. Suppose it requires exterior painting, replacement of the roof, and replacement of the pool heaters during the next

20 years. This could impose peak costs in five of the 20 years.

By anticipating the maintenance/replacement costs and their timing an assessment payment schedule could be developed requiring a constant annual payment amount during the 20 years. It seems this would be preferable for the members who could plan for and avoid surprises in meeting their obligations to the Association.

Multiply this example by all the assets owned by KPOA and the value of advanced planning for capital expenditures becomes evident.



(Save and Post on your Refrigerator)

KALA POINT ARTIST GUILD...PRESENTS

**"ON THE UPSWING OF ART....
A NEW CHAPTER"**

May 9th. 10:00 AM to 5:00 PM

Held at EISENBIES CONDOMINIUMS, 830 Water St., Port Townsend



The Art Stops Here.....Nothing But the Best from Over 25+ Local Talented Artists Showcasing Fine Art to Enhance the Soul. For more information visit www.kpag.org

a strong argument for weight training...

Here we are, 4 months into the New Year; we've made resolutions for better health in a variety of ways. Commitments to eat healthier, maybe just eat less, start an exercise program join the gym or get back to using your gym membership. It's all good, but those of us who are in the fitness centers find ourselves getting a bit frustrated with the common misconceptions that a lot of men & women have when it comes to weightlifting/strength training/resistance training. There are many loyal exercisers who skip this form of training altogether. They stick to their aerobics routines, say, running or power walking, and shun weightlifting altogether. I can make a strong case (literally and figuratively) that this is the year you start weight training.*

For each decade that we get older after 25, research shows we will naturally lose 3 to 5 percent of our lean muscle mass. That means our metabolism slows down because muscle tissue is metabolically active, burning fat and calories.

Sometimes people have a bit of misconception of what weight resistance training is; "I don't want to bulk up...get BIG muscles...you won't get 'big muscles' unless you want to! People, women more often, say they'd like to 'tone up', and it is only muscles that give us 'tone'; fat doesn't have 'tone'. Also, muscle is where we burn calories, so by doing occasional weight resistance and gaining a little muscle (i.e.: tone) we actually increase our metabolism around the clock; the more muscle we have, the higher our metabolism!

So even if you don't gain pounds as you grow older, you could well be *losing* lean muscle

mass and *gaining* fat. Pudginess is one outcome, but loss of function is an even more significant downside. Less muscle means less agility and balance.

You lose your ability to decelerate; if you fall to the floor, you become less able to break the fall. Or you might struggle to keep you balance if you step off a curb awkwardly.



Tiff and Karen

Weight lifting can offset such effects, plus research (by William J. Evans, director of the Donald W. Reynolds Institute on Aging at the University of Arkansas for Medical Sciences), has demonstrated that even 80- and 90-year-olds can improve muscle strength and balance with as little as 1-pound dumbbells.

Continued from previous page

Another positive for weight training: It can improve performance as a runner or walker. One recent study found that runners who trained on weights for three months were able to cover the same distances with less effort. Resistance training not only enhances the benefits of aerobic fitness, but it appears to provide the added benefit of increased functional capacity and independence. It helps people better perform tasks of daily living – like lifting sacks of groceries!

Resistance training affects almost every physiological function and has the ability to enhance physical development and performance *at all ages*. It improves and maintains muscular strength, endurance, and power; it aids in weight control; and it increases and maintains coordination, agility, and balance. All these benefits can really help us, even in our later years, to continue to do what we enjoy.”

If you like to talk about more about exercise or joining a fitness center, you can reach Michelle West at: 385-3036, evergreenfitness@qwestoffice.net, or visit the website at: www.evergreenfitness.net.

Evergreen Fitness Center, “We’re just around the corner!”

*Give your sweetheart the gift of health;
Exercise is a healthy habit to do together!*

**And all people with heart conditions or risk factors for heart disease should discuss weight training with their physician before starting.*

*** Check with the facility, it is important to have your orientation with a certified personal trainer from an accredited certification like NASM, ACE, or ACSM.*

warning: email scams

Combat Phishing (Part II)

One strategy to combating phishing is to train

people to recognize phishing attempts, how to deal with them and what to look for.

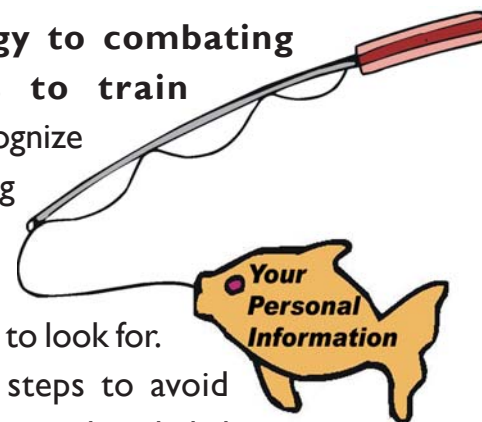
You can take steps to avoid phishing attempts by slightly modifying your habits.

Tip #1: When contacted about an account needing to be “verified” (or any other topic used by phishers), it is a sensible precaution to contact the company from which the email apparently originates to check that the email is legitimate.

Tip #2: If you don’t call the company directly, check the link (web address) that you know is the company’s genuine website. Type the web address directly into the bar of the browser, rather than trusting any hyperlinks that are provided in the suspected phishing email message.

Tip #3: Pay attention to if the email had any personal detail about you. Nearly all legitimate email messages from companies to their customers contain an item of information that is not readily available to phishers. You need to be suspicious if the message does not contain any specific personal information.

Remember the basics: Never reveal your password or ANY personal information in an email. Legitimate businesses will never request information this way.



a traveler's recollections: **Cappadocia and Central Anatolia Turkey**



By Jay Burcham

Shirl and I are in the Cappadocia region of Central Anatolia. It is one of the few completely

landlocked regions of Turkey. The Hittites occupied this region in the 1st and 2nd millennia BC. We would see artifacts from the Hittite civilization during our visit to the Museum of Anatolian Civilizations in Ankara.

The appearance of Cappadocia is the product of volcanic activity caused by the collision of the heavy Arabian tectonic plate and the lighter Anatolian plate. Snow covered Mount Erciyes, worshipped by the Hittites who called it the White Mountain, Mount Hasan and others spewed forth enormous amounts of rock, lava and ash that greatly altered the landscape about 30 million years ago. The ash solidified into an easily eroded material called tuff, overlain in places by hard volcanic rock. Over time the tuff was eroded away leaving distinctive shapes. Cappadocia is a relatively small area of only 116 square miles. We spent our time in the areas near the towns of Nevsehir, Urgup and Goreme which provide the best opportunities to see the natural formations for which the region is celebrated. Bryce National Park in Utah comes to mind as an example, on a smaller scale, of the eroded areas in Cappadocia.

We spent two days touring Cappadocia. There were many areas exhibiting the unique erosion which distinguishes the area. One of the best areas is Pasabaglari and the Love Valley where some of the fairy chimneys are over 60 feet high and many are multi-colored. In many areas the erosion was in the shape of mushrooms,

pedestals and cones. One distinct memory is of a formation which looked very much like a camel but with a little imagination other eroded shapes became other animals. Truly a magical landscape!



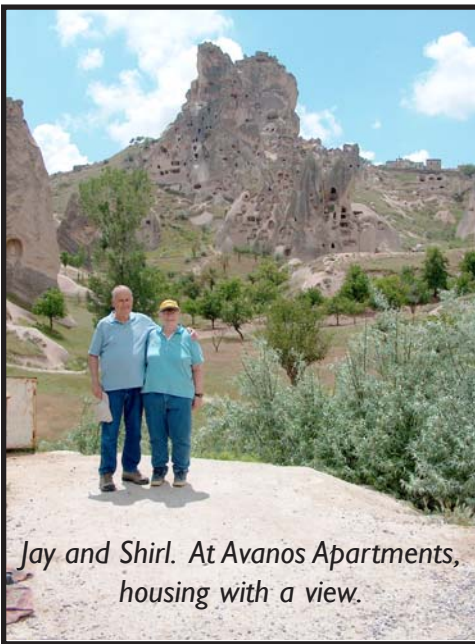
There are several underground cities which were carved out of the tuff which in places is over 300 feet thick. The cities were built by people who had converted to Christianity as safe refuges to avoid persecution. We toured the underground refuge of Kaymakli, using an obscure entry which led to the underground stables. The underground city was discovered under the hill in the center of the town of Kaymakli in 1964. It was constructed over a period of centuries and is believed to have housed thousands of people from the 6th to 9th century AD. Five levels are open to the public but there are at least three more levels. It is estimated to cover about one square mile. The passages between rooms are narrow, crooked and very low which was probably deliberate to increase its defensibility. Millstone doors, used to block the tunnels, weigh over 1000 pounds and were brought in through a tunnel now blocked by stone. The city seems to be a disorganized layout of rooms and passages but great care was taken to not overlap rooms. The city included spaces which have been identified as a church, wine cellar, warehouse, winery, bedroom, kitchen, and

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saloon. Provision was made for ventilation and water wells. A remarkable place!

There are many troglodyte villages where the inhabitants made their homes in caves excavated out of the tuff. In 1950, after a strong earthquake in the area, the Turkish government forced many people to move out of their cave homes for their safety. We explored several of these villages. Many of the former cave homes are now used for storing produce because they are dry and maintain a moderate temperature. Other former homes are now pigeon roosts. Their droppings are recovered periodically for fertilizer. A cottage industry!

Of particular note was our visit to the Goreme Open Air Museum, declared by UNESCO as a world heritage site. The cultural importance of the valley has been recognized by the Turkish government which has restored and preserved many of the caves in the museum.



Jay and Shirl. At Avanos Apartments, housing with a view.

The Goreme valley holds the greatest concentration of rock cut chapels and monasteries in Cappadocia. The museum's 30 or more churches were built largely from the 9th century AD onward. The entrance to

the museum is dominated by the towering monastery and nunnery carved into their respective tuff cliffs. We visited several of the churches, many of which contain their original frescoes. Unfortunately, the valley was used as a

playground by local boys who first rediscovered the churches. They were encouraged by their Muslim leaders to deface the faces of the Christians depicted in the frescoes. Sort of like the Christians who defaced many of Egypt's temples. Both actions in the name of the same God! Some of the frescoes were very amateurish, drawn by students at the monastery, but others were excellent with many colors still vibrant.

We left Cappadocia early for Ankara, our final destination in Turkey. Our route took us along the path of an old silk road and we stopped at one of the caravanserais which had survived the years almost intact. They provided safe haven for the camel caravans and were located at 20 mile intervals, the distance the camels walked in a day. They are large fort like structures with accommodations for the traders and their camels. We stopped at a highway service area where we enjoyed our first hamburgers, in what seemed a very long time, at a fast food place. We traveled north through large fields of ripening wheat and saw many combines at work. We passed a very large salt lake from which comes most of the salt Turkey consumes.

We arrived at the capitol city of Ankara in mid-afternoon and spent several hours at the Museum of Anatolian Civilizations, one of the best museums we have visited world-wide. The exhibits date from the very earliest known human community through civilizations that include the Uratu, Hattie, Hittite, Phrygian and Assyrian. The museum building itself dates from the 15th century and is a restored covered market. As we toured the museum, it brought together all we had learned and experienced about Turkey and its people during our 2 ½ weeks of travel. We found Turkey to be technically and socially modern and tourist friendly. We recommend a tour of Turkey. You'll enjoy it like we did!

bridge closure update

Plan for the Hood Canal Bridge Closure now; Bridge Closing May 1st.

In the February issue of the News and Views an article on getting across Hood Canal during the Bridge closure was presented. This article presents information that was not included in that earlier article.

If you no longer have the February News and Views and would like a copy of the bridge closure article, email the News and Views 'newsandviews@ttnnewsletter.com' and we will send you a copy of the February article.

If you have questions regarding the Hood Canal Bridge closure, there are two main sources of information: (1) Closure Hotline 1-877-595-4222 and (2) the webpage 'Hoodcanalbridge.com'. Before the closure, it is best to call the Hotline between 7 am and 5 pm Monday through Friday. Someone will answer the phone at other times but may not be as knowledgeable. Information handouts regarding transit options are available at the Hadlock Library.

If you want to leave a car in the Port Gamble Park and Ride during the closure, there will be bus service the day before the closure that will pick you up at the Port Gamble Park and Ride and take you back to Port Townsend. Call Jefferson County Transit, 385 4777 to make arrangements for this service.

For those taking a bus to Silverdale, the transit stop is at the Mall where you can catch buses to other locations in Kitsap County. If you have further questions regarding this service, call the hotline 877-595-4222.

Bus service and the shuttle service are all accessible for the handicapped (ADA compliant).

Reservations for the medical bus service should be made two weeks in advance 1-877-595-4222. The medical bus service is for people requiring medical treatment but not requiring help during the ride.

The main purpose of the ferry run between Edmonds and Port Townsend is to haul trucks but there will also be room for passengers and cars. The ferry will run Sunday thru Thursday leaving Edmonds at 8:40 pm and leaving Port Townsend at 10:40 pm. Call the hotline 1-877-595-4222 in order to make reservations for this ferry.

The shuttle ferry will haul bicycles but only five and you cannot ride the bicycle to the ferry dock. You must get the bicycle on the bus from Port Townsend which holds up to three bikes. You cannot load a bike on the bus from the Shine Park and Ride.

Space for luggage on the buses and shuttle is very limited. Therefore you will be limited to only carry on luggage similar to what you can carry on an airplane. If you have larger suitcases it is suggested that they be shipped by some other means or use the Dungeness Bus Line discussed in the next paragraph.

New Bus Service to Seattle & SeaTac: The Dungeness Bus Line is going to have two round trips each day 7 days a week. Buses will take the Port Townsend-Keystone ferry to Whidbey Island and the Clinton-Mukilteo ferry

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from South Whidbey to the Interstate 5 corridor to Seattle and will have priority loading on the ferries which will allow them to keep to their schedule.



The buses will stop at the Greyhound bus depot and hospitals in downtown Seattle and then continue on to SeaTac where the service picks up airport passengers to take them back to the North Olympic Peninsula.

- The buses will leave Port Townsend at 8:00 am and 2:15 pm and arrive at SeaTac at 11:20 am and 5:40 pm.
- The buses will leave SeaTac at 1:30 pm and 6:00 pm and arrive in Port Townsend at 5:00 pm and 9:45 pm.
- The price, one way, to or from Seattle, \$39; round-trip \$69; one way to SeaTac, \$49 and \$79 for a SeaTac round-trip.

For reservations or information, including fares, luggage restrictions and connections, phone Olympic Bus Lines between 8 am and 6 pm, at 360-417-0700 or 1-800-457-4492.

The luggage restrictions are minimal and you will be able to take luggage that you would normally check on an airplane.



walking/hiking club

Hiking Day Has Changed to Wednesday

While the rest of the world has stayed indoors all winter or curled up by a fire, the hiker with a bit of fortitude has been out for months, and seen a magical world of hiking that is incomparable to anything you might see in the summer time.

Spring is finally here and Summer is just around the corner. Don't let the chill in the air or gray skies keep you inside. The things you're missing will absolutely amaze you.



Spectacular view along Upper Dungeness River

If you would like to be put on the hiking email list to receive hiking schedules and information, contact Bill at bkaune@cablespeed.com or 379-3808 and Allen Vaa at allenvaa@hotmail.com.

Hikes are usually on Wednesdays at 9am but longer hikes can start at 8am so you will need to check for different start times.

the port ludlow garden club

Spring Plant Exchange and Salad

Luncheon on April 8th



On Wednesday, April 8 the Bay Club doors will open at 11 am.

Bring your plants and seeds, well labeled with a name and whether they like shade or sun, indoor or out, your salad to

share, plate and utensils. The Garden Club and hostesses will provide bread, butter, coffee, tea, water, and dessert.

There will be a delicious salad buffet after a short business meeting. During the buffet we will have plenty of time to talk to others and find out what they brought to the exchange.

At this event we encourage non-members, and anyone who wants plants, to attend. These plants are great because they are already acclimated to our environment. It is also an opportunity to question local gardeners about what works here.

The exchange works as follows: anyone who has brought a plant will have first choice select one or two plants and then it is opened up for everyone to take as much as they can carry of everything. Any "orphan" plants left at the end of the day will be donated to Habitat for Humanity. Call Judy McLeod, 437-9276 or Elaine Starz-Brown, 437-9736 for information.



If you were paying attention back in 1955 these are some of the comments you could have heard:

- ◆ I'll tell you one thing. If things keep going the way they are, its going to be impossible to buy a week's groceries for \$20.
- ◆ Have you seen the new cars coming out next year? It won't be long before \$2,000 will only buy a used one.
- ◆ Did you hear the post office is thinking about charging a dime just to mail a letter?
- ◆ If they raise the minimum wage to \$1, nobody will be able to hire outside help at the store.

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neighbor-to neighbor classified ads

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The Village Barber- "...Because life's too short for a bad haircut!" 741 Ness' Corner Rd, Port Hadlock. Brad Garrison Gray & Mike Clark. Tues thru Fri-9-5, Sat-9-4. Call **385-6865**.

	<p>Kevin Tuuri "Your Home Navigator" (360) 385-9344 x 18 bus. (360) 643-3087 cell YourHomeNavigator.com KevinTuuri@Windermere.com</p> <p>Windermere 1220 Water Street Port Townsend, WA 98368 (Kala Point Resident)</p>
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Shore Road Nursery - Country nursery owned by botanist David Allen. Specializing in native plants & select garden perennials, shrubs, trees. 616 Shore Road, PA. Open Tue-Sat, 10-5. **360-457-1536**.

Professional Roofing, Cleaning & Repair: C & M Roofing has worked for builders & residents in Kala Point for years. For reroofing, roofing repairs or cleaning of any type of roof, call Mike Perillo, **437-7935**.

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Kala Point News & Views

big brothers big sisters in jefferson county



Last year 198 individuals in Jefferson and Clallam Counties who cared enough to make a difference in the lives of young people stepped forward to volunteer in the

Big Brother Big Sister Program. There are two opportunities for volunteering, one engaging in activities with the child outside the home and another program where volunteers mentor young people at their school.

The need is great. Branch manager Liesl Slabaugh noted that two-thirds of the volunteers are over 55. Kala Point has a strong resource of talent and all it takes is a little time and commitment.

If you have an interest in being involved with kids, have some time to give and want to make a difference, or would just like more information, contact Liesl Slabaugh, Jefferson/Clallam County Branch Manager at 379-4984.