



## Special Budget Edition: kala point 2012 budget – part 2

### **Skyrocketing Assessments, Underfunded Reserves, & Off-Budget Spending!**



Last month, I wrote an article for this newsletter which discussed the proposed 2012 budget. By now, you should have received a budget ratification ballot where you have the opportunity to vote for or against the budget as adopted by the board of directors. The ballots are due in the office by noon on December 8<sup>th</sup> if mailed, or by noon December 9<sup>th</sup>, if hand delivered. I don't intend to rehash what I said in last month's article, but I urge you to carefully consider how

your annual assessment of \$811.09 is going to be spent and then vote accordingly.

Unless we have unlimited funds, most of us have to prioritize how we spend our money. This is a lesson that our federal, state and local governments have only recently realized. Even then, they have been unable to truly understand the seriousness and the urgency of the situation. What bothers me even more is that we, the electorate, seem to be almost powerless to effect any change. I think that this situation also applies to Kala Point governance. Most of us in Kala Point are busy in our daily lives and don't want, or need, more distractions. I'm sure many of you are concerned about your personal financial situation, especially if you're retired and living on a fixed income. As you well know, there are no relatively safe investments which pay a reasonable return. Two year U.S. Treasury notes have a current interest rate of .27%, and banks aren't paying much more than that. Stocks are extremely volatile, and precious metals are certainly not a "Safe Haven" even though they have proven to be a good investment. Your house, or condominium, has probably declined in market value to something around 2005 levels. For those of you who want to move, or

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#### Managing Editors:

Jay Burcham  
Don Meister

*Contributing writers include other named and unnamed individuals, all owners within the community, expressing their own viewpoints in this forum. Articles without a byline are presented by the editorial staff.*

*Please feel free to participate in any way, from submitting articles and/or opinions to volunteering in some capacity. Thanks and we look forward to your input. Email us at [contact@ttnewsletter.com](mailto:contact@ttnewsletter.com).*

*Continued from front page*

have to move, that's a serious problem. By the way, do not think that declining property values translate into lower property taxes. The state of Washington mandates a "Budget Based" property tax which means that in the current financial climate, the assessed valuation of your property will decline, but the tax rate will increase to make-up for the decline. With declining personal income as well as property values, the only sensible approach to stabilize a family's financial situation is to reduce expenses by ranking our daily expenditures in order of importance. Has the Kala Point done that for the 2012 budget?

Our annual assessment of \$811.09 for 2012 is a 14.3% increase from the prior year. In last month's article, I mentioned the cost of expanding handicapped parking at the clubhouse and the bluff study. I believe that both of these expenditures fall under the category of "Nice to have, but not necessary." The bluff study is especially troublesome. No one can say with any certainty what the total future costs of the bluff will be, and whatever they will be, only a very small portion of the community will benefit while all of us will pay. While the bluff is "Common Area," it is not in the same category as the clubhouse, swimming pool, tennis courts, pickleball court, etc. Most of us do not have access to it and cannot make use of it. The people who live on the bluff made that choice, and they should assume the physical and financial risks, as well as benefiting from the rewards, of doing so.

A more serious problem may be our reserves for maintaining our infrastructure. There are some

knowledgeable people in the community who believe that we are greatly underfunded, and that the process of approval and tracking is flawed. If this is true, our future assessments could rise dramatically. If so, it could affect the marketability of Kala Point properties. This issue will be addressed in a future article.

In closing, please carefully consider your vote on the budget. If you're not satisfied with the manner in which your money is being spent, make that known. This newsletter welcomes your comments on this issue, and they can be anonymous if you wish. I'm sure the board and the editors of the Kala pointer feel the same way.

REMEMBER: IT'S YOUR MONEY. -Hank Krist

...I urge you to carefully consider how your annual assessment of \$811.09 is going to be spent and then vote accordingly.



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## kala point fiscal control suggestions

Each week The Seattle Times newspaper is chock full of fiscal control articles at the federal, state as well as at the local level. For example, this Sunday's edition featured federal and state efforts to aggressively reduce their budgets. The editorial section had several suggestions on cutting local school costs. Not to mention articles on the spending and debt problems of other countries.



Even closer to home we just received Kala Point's proposed 2012 budget and assessment packet. If the budget is approved in December our homeowner assessments are increasing to \$811: a 14% from 2011 and a 39%

increase from 2005 which greatly exceeds the standard cost of living.

Yes times are tight. Budgets are tight. Income is tight. However we can help our neighborhood and attract prospective buyers through our fiscal prudence.

How can we help improve our homeowner association's predicament? There are many talented Kala Point members with great ideas. That is one of our strengths. Do you have any suggestions to reduce or avoid a KPOA expense? Or do you have ideas to increase nonassessment revenue such as interest or user fees?

Please submit these ideas to the newsletter where they will be summarized and published over the next few months. Hopefully each idea may spark other creative ideas by our members.

General guidelines: no idea is a bad idea. This newsletter welcomes any and all budget reduction ideas given in a positive, well-intentioned manner.



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Proceeds Help Support Your Newsletter printing and mailing costs. Sold only to Kala Point owners.

## POETRY CORNER

### vitamins f stands for family and friends

Why do I have a variety of friends who are all so different in character? How can I get along with them all? I think that each one helps to bring out a “different” part of me.

With one of them I am polite. I joke with another friend.

I sit down and talk about serious matters with one. With another I laugh a lot.

I may have a drink with one. I listen to one friend's problems. Then I listen to another one's advice for me.

My friends are all like pieces of a jigsaw puzzle. When completed, they form a treasure box. A treasure of friends!

They are my friends who understand me better than myself, Who support me through good days and bad days.

Real Age doctors tell us that friends are good for our health.

Dr. Oz calls them Vitamins F (for Friends) and counts the benefits of friends as essential to our well being. Research shows that people in strong social circles have less risk of depression and terminal strokes. If you enjoy Vitamins F constantly you can be up to 30 years younger than your real age. The warmth of friendship stops stress and even in your most intense moments it decreases the chance of a cardiac arrest or stroke by 50%. I'm so happy that I have a stock of Vitamins F!

In summary, we should value our friends and keep in touch with them. We should try to see the funny side of things and laugh together, and help for each other in the tough moments.

*Think of all of you that are someone's Vitamin F!*



## Cooks Night Out

### Owl Spirit

**Did you see that Owl Spirit won Best New Place To Eat for the second year in a row?**

This tiny restaurant is something special. Their homemade soups change daily and always include vegan/gluten-free options. Desserts are delicious from pies to cakes, eclairs and sorbets! Their “standards” are chocolate pot de creme, caramel orange creme brulee and their famous chocolate chip cookies.

Try their reuben sandwich which is served with a locally pickled carrot or their local beef burrito. They also serve a slider with 1/4lb. of local beef, or portobello mushrooms for those that don't have a big appetite. Also, on the must try list is their Turkish-style Lamb Kofte Kebobs that are like nothing else you'll find in town!

They serve American (New), Burgers, Mexican, Sandwiches, Seafood, Southern, Turkish, Vegan, and of course Vegetarian. Their hours are Mon-Sat from 11 am to 8pm and Sun. from Noon to 8pm.

### Owl Spirit

218 Polk Street  
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# Kala Point Picture Calendars

Just in time for Christmas.

Perfect for the office, home, friends, & relatives.



Front cover photo courtesy of Doug Lee

## Place Your Order Now!

(while quantities last)

# Only \$10

**If you have been trying to think of that perfect gift, think no more.** Available now is a 13 month calendar with some of your favorite pictures in and around Kala Point! These spectacular and beautiful photos are all taken by Kala Point resident Doug Lee.

**To view photographs of each month** in the 2012 calendar go to [www.ttpnewsletter.com](http://www.ttpnewsletter.com) and click on the "2012 Kala Point Picture Calendar" link at the bottom of the page.

----- Order Form -----

**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 \$10 ea or 2 or more-\$9.50 ea = \$ \_\_\_\_\_

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

## from michelle at evergreen fitness center:

### 12 tips that may help get you through the holidays without sacrificing your healthy lifestyle:



1. **Exercise** an hour a day, 4-5 days a week during the holidays. A brisk walk, run or bike-ride will burn calories, relieve stress, and elevate your endorphins and mood. If you have to miss a workout, simply increase your daily activities.

2. **Don't skip meals.** Eat small snacks if you are saving up calories. Skipping meals leads to hunger, low energy levels and improper food choices (which you might have to make anyway!).

3. **Don't pass up favorite foods** or deprive yourself completely. Moderate consumption is the key—unless you saved up the calories.

4. **Don't go to a party starving** (unless you want to). Before you leave home, eat something light or drink a meal replacement shake. Also, drink a great deal of water the day of the party.

5. **Alcoholic beverages pack on the calories;** try drinking, herbal teas, hot or iced. Watch out for the eggnog—it's high in calories and fat.

6. **If you do find yourself feeling depressed,** soothe your spirit with a walk, massage, or facial. Men enjoy this too!

7. **To satisfy your sweet tooth,** set limits. For example, you might allow yourself two decadent desserts per week; just move more the next day.

8. **Help out by saving fat and calories** when it's feasting time. Make or buy wild rice stuffing,

baked sweet potatoes, whole-grain rolls and angel-food cake with fruit.

9. **If you are at the mercy of your dinner host,** eat modest amounts of the foods offered and fill up on foods with more fiber and volume and fewer calories. Use a small plate and skip seconds.

10. **Eat most of what you want on the main holiday feast.** If you over-do it just go back to your regular plan the next day and move a little more. Marc had a great suggestion to think ahead of the foods we have and enjoy only during the holiday meals; plan on enjoying these but don't eat foods you eat all the time.

11. **Take a meditative moment** at least one time each day to breathe deeply and clear your mind of all the clutter.

### 12. **Enjoy the season, not just the food!**

The days are getting shorter & colder, and Evergreen Fitness has short term memberships if you'd like to give us a try.

If you have never been to our facility and would like a few free visit to give it a try, call or email me and I'd be thrilled to show you around and get you set up for a free orientation.

Please give me a call at 360-385-3036, email: [evergreenfitness@qwestoffice.net](mailto:evergreenfitness@qwestoffice.net) or visit our website at [www.evergreenfitness.net](http://www.evergreenfitness.net) or stop in at Evergreen Fitness Center...we're just around the corner!

-Michelle West



# Business & Service Directory

**Avalon Hair Design -New Owner** Kim Hughes. Formerly at Today's Hair. Located at 260 Kala Point Dr. Full Service Salon - Men - Women - Children - Haircuts - Colors - Foils - Perms - Facial Waxing - Pedicures - Paraffin Hand Dips. **Call for appointment 301-4698**

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**What Lurks Under Your Home?** Moisture problems? Wet crawl space? Make your home healthier, warmer, cleaner. For a free estimate or more information call **"Clean Space Northwest," 1-877-698-0260**. Cont. Lic. #Ironwbl097kb.

**Piano Lessons** for all ages, Kathie Sharp an experienced teacher and performer provides the tools to learn and develop musical skills to last a lifetime. 437-7928 or [klrbsharp@yahoo.com](mailto:klrbsharp@yahoo.com)

**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**.

**Furniture Upholstery, Fabrics, Foam and Throw Pillows!** Spruce up your rooms before the houseguests arrive. Vintage furniture a specialty. Call Anne at **A Little Upholstery, 385-1556**.

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 <p><b>HELLACIOUS HOUSECLEANING</b> by Marcia <b>360-265-1592</b></p>	<p>Whether you want just the basics or DETAILED cleaning, I GUARANTEE SATISFACTION, or I will accept ONE HALF of my customary charge! <small>(References at Kala Point)</small></p>
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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**.

**Yards Express:** Landscape Maintenance, etc. We provide mowing, edging, pruning, weed control, and leaf & debris cleanup on and as needed or weekly basis. We can meet all your landscape maintenance needs. Call **Tony Estrada-360-531-3904 cell or 360-732-4919 office**.

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**Special Budget Edition:**  
**Skyrocketing Assessments,**  
**Underfunded Reserves, &**  
**Off-Budget Spending!**

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## Kala Point News & Views

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### *avalon hair design has a new owner*



Avalon Hair Design which is located just outside the gate at 260 Kala Point Drive has a new owner. Kim Hughes was formerly at Today's Hair in

Port Townsend near QFC. Kim has a full service salon for both men, women and children.

She does haircuts, colors, foils, perms, facial waxing, pedicures and paraffin hand dips.

Guys: if you don't have much hair, forget about the comb over. Ask Kim about her buzz cut special of \$1.00 a minute with a minimum of 10 minutes. You'll walk out looking like a sexy version of Vin Diesel.

Call 301-4698 for an appointment.