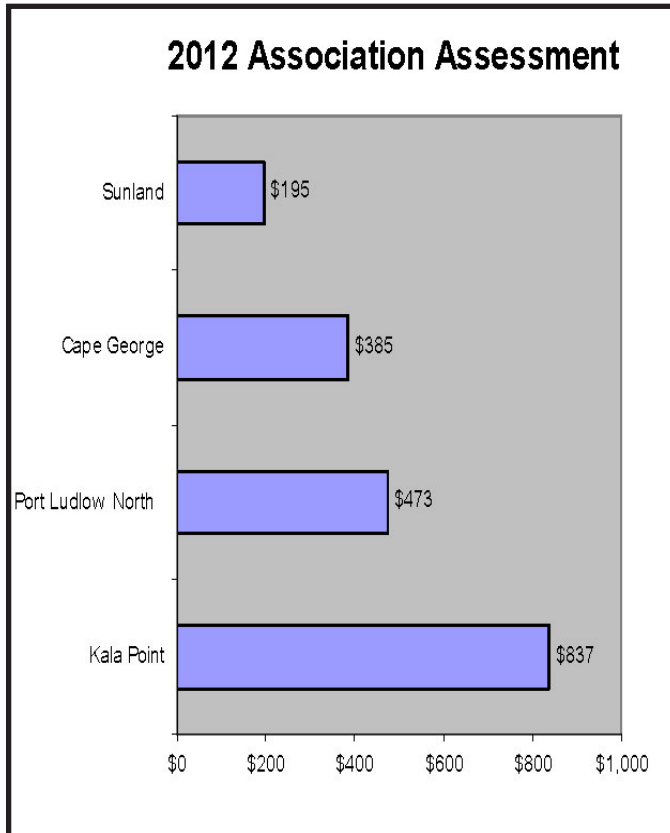




## *kala point's annual assessment*

### **How Do We Compare To Other Associations?**



Our 2012 Kala Point annual homeowner assessment was \$837 which includes employee wages and benefits, clubhouse maintenance, insurance and asset replacement. As a reasonability check, how does our assessment compare to other local homeowner associations?

How well has each association

minimized assessment increases during this tight economy?

	Annual Assessment		Increase	
	2011	2012	\$	%
<b>Sunland</b>	<b>\$195</b>	<b>\$195</b>	<b>\$0</b>	<b>0.0%</b>
<b>Cape George</b>	<b>\$370</b>	<b>\$385</b>	<b>\$15</b>	<b>4.1%</b>
<b>Port Ludlow North</b>	<b>\$465</b>	<b>\$473</b>	<b>\$8</b>	<b>1.7%</b>
<b>Kala Point</b>	<b>\$783</b>	<b>\$837</b>	<b>\$54</b>	<b>6.9%</b>

Sunland, Cape George and Port Ludlow North's annual assessments increased from \$0 to \$15. Kala Point's assessment rose \$54; a 6.9% increase.

Of course no two associations are exactly alike so assessments will not be identical. While Kala Point has several nice features,

#### Inside this issue:

**Letters From Our Members:** "Creative Thinker" and One Community Member's View - Page 4

**Hat's Off To The Board:** Notice anything different on our KPOA bulletin boards? - Page 6

**Reserve Study-Townhall Meeting:** Overview - Page 6

*The appearance of items, or advertisement in this publication does not necessarily constitute endorsement. KPNV, now in it's 10th year, is published by community volunteers as a voice excluded from KPOA's "official" newsletter through active association censorship limiting content to "the party line".*

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*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@ttpnewsletter.com](mailto:contact@ttpnewsletter.com).*

*Continued from front page*

Port Ludlow North, Cape George and Sunland each have one or more of the following additional amenities:

- Olympic-sized, indoor and/or year-round pools.
- Fully-equipped gym.
- Expansive greenbelts with miles of walking trails.
- Large clubhouse and commercial size kitchen.
- Squash court.
- Workshop for member woodworking and other construction projects.
- Marina

This is not advocating that Kala Point add any of these amenities. Any added amenity hopefully would be initiated by a membership-submitted resolution for us to vote upon per our governing documents. Rather this information is to help our Finance Committee and Board develop 2013's budget to be in line with other associations.

Side notes:

1. *The above assessment amounts were obtained from each respective homeowner association or their members.*
2. *Kala Point refunded \$26 for prior years excess income over expenses per membership vote.*

*Thus \$837 (2012's assessment) minus \$26 refunded = \$811 outstanding balance we each paid January 2012.*



**Port Ludlow Indoor Pool**



**Cape George Marina**



**Cape George Gym**

## from michelle at evergreen fitness center:

### A **STRONG** argument for weight training...

Here we are, October 2012 and the Evergreen Fitness annual 'Shape Up' contests is about to begin. 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 we can all benefit from starting a weight training routine.\*

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.

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.

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](http://www.evergreenfitness.net)

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



## Letters from our members

### To News and Views,

During Kala Point's August Board meeting the Board voted to convert the men's bathroom into a storage room for tables though no cost was given in the minutes. First, kudos for creatively rethinking the clubhouse building use. Instead of thinking once a bathroom, always a bathroom, someone has probably evaluated the actual bathroom use and wisely determined that we only need one first floor bathroom.

I'd like to add to this suggestion. Why not move the Kala Point admin receptionist to the clubhouse? Maybe her office could be in the sign-in clubhouse space. If more space is needed maybe also use the men's converted washroom? Similarly why not also move the general manager's office to the clubhouse.

One advantage would be easier member access to our admin staff especially since the clubhouse is handicap accessible whereas the current admin building is not. The major benefit would be employee efficiency to reduce payroll cost. Our current clubhouse employee payroll, wages and benefits, is roughly \$70,000 per year and approximately 80 hours per week.

Similar to other associations, if our receptionist office was at the clubhouse she could monitor the member sign-in process and pool/spa supervision which is currently done by clubhouse staff. This potentially could reduce clubhouse labor costs well over \$35,000 per year. We would still need clubhouse part time labor when our receptionist is off.

Then let's rethink how to move the card tables. Why not leave the tables by the ping pong table? For any event needing tables what about charging a

clubhouse setup fee? This would increase KPOA income and reduce assessments. Of course many of our events have several capable members who gladly have helped move tables.

As mentioned in your prior newsletters please send this information to the Finance Committee or Board to help reduce 2013's budget.

-KPOA "creative thinker" member

### **Kala Point News and Views response:**

Dear Kala Point member,

Thank you, and other members, for your creative ideas. Since receiving your letter the KPOA Board posted their drafted September meeting minutes in which they rescinded converting the men's bathroom. The minutes gave no explanation for this reversal. Also per the minutes the Board motion was that "...only the maintenance staff, multiple people, setup and put away tables and chairs..." but the Board voted that "...only the maintenance staff setup and put away tables and chairs..." Since these are worded differently it is hard to determine the action plan.

We are forwarding your letter to the Finance Committee requesting their response similar to prior member letters. See following email that we are awaiting their feedback for publication once received.

**From:** KPNV [mailto:ttpnewsletter.com]

**Sent:** Thursday, March 08, 2012 6:17 AM

**To:** 'machette@kalapoint.org'

**Subject:** Member letters: Evaluation of their ideas

Dear CFO Machette & Finance Committee, Kala Point News & Views recent editions have included several assessment/budget reduction articles. March's article entitled "Homeowner Associations Creating Leaner Budgets" mentioned that a neighboring association was seeking membership input to reduce costs or increase revenue. Similarly News & Views requested and has been receiving KPOA member letters on assessment reduction ideas.

Continued from previous page

Attached are member letters published in March's edition. We would appreciate if the CFO and/or the Finance Committee would evaluate these ideas, emailing us with responses to each of the member's comments and questions to publish in April's edition. Please reply no later than March 19<sup>th</sup>.

We will continue to forward member letters to you. Hopefully this will create a great interchange of ideas working to collectively reduce our spending and assessments. CFO Machette, please forward this email to each of the Finance Committee members. Also would appreciate their email addresses so that future member letters can be sent directly to all.

Enclosed: -member letter "Ideas to Reduce Kala Point Maintenance Costs"; -member letter "Bluff Study Cost vs. Community Benefit"

**One community member's view and observations:**

I am a long time resident of Kala Point that reads both the *Kala Pointer* and the *News and Views* newsletters. Although I'm not always happy with the tone of some *News and Views* articles I believe it is vital to have more than one source of information and views regarding issues that effect and impact our community. On balance I find that not all but most of the articles in the *News and Views* informative and well written. In addition they address issues that our community would not otherwise be aware of.

The *Kala Pointer* also has some good community articles, but I also have been disappointed with the past presidents column attacking individual members of our community for their efforts to maintain their marine views in accordance with our CC&Rs.

Considering that our president is elected to represent all of our community members, it seems very unprofessional for him to attack

individual members and groups. This conduct is one example of why we need more than one source of information addressing issues in our community. I hoped after our recent election, new BOARD members, and president we would turn the page on some of the divisive conduct in our community, but based on our new presidents column in the Sept. *Kala Pointer* it sounds like he is prepared to pick up where our past president left off. Hopefully he will reconsider and work to bridge some of the divisiveness in our community rather than add to it. There is nothing wrong with disagreeing, it can result in a better end result in some cases, but it should be done with a civil, non attacking tone. I do not believe that an overly negative tone and personal attacks are productive for either side in accomplishing a positive result. A president should not be driven by his personal agenda or ego, but rather how he can best represent the community he was elected to serve, and a news letter should strive to be fair and balanced.

I have one observation regarding the recent membership survey. It seems that the individuals that have an extreme disdain for the *News and Views* for what they consider to be its harsh and sometime personal tone use an even more vicious and hateful tone in their criticism of it and do not

Continued on next page



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*Continued from previous page*

believe it should be allowed to exist. I certainly do not agree with everything in the paper, but I strongly disagree with the individuals that do not think it should have a right to exist. The last I heard, freedom of the press and speech is a constitutional right.

### **Kala Point News and Views response:**

This publication, now in its tenth year, was started in response to censorship of member opinion in the "official" newsletter. This country was founded on the right of "pamphleteering" which evolved into The First Amendment. We make no apologies for providing a platform for alternatives to the party line. Much positive change in this community has resulted from opinions and scrutiny published here. Thanks for yours.

## **reserve study**

A town hall meeting was held in the clubhouse on Thursday, September 27<sup>th</sup> to discuss the details of a reserve study prepared by Michael Derrig and Associates. Under RCW 64.38.065, an association with significant assets shall prepare a reserve study which shall be updated annually. At least every three years, an updated reserve study must be prepared based upon a visual inspection conducted by a reserve study professional. While RCW 64.38 generally requires a reserve study except in some circumstances, the state does not require that funds be set aside in a reserve account. A copy of the draft study was available at the meeting and is now available on the KPOA website.

There appears to be a great deal of confusion among KPOA members about the adequacy of our reserves, and I would urge you to read the draft report. The purpose of this article is to highlight some of the important points. 27% of KPOA's revenue is allocated to the reserves for 139 different components. A component is an asset with a value of \$2500 or more, and the study looks out 30 years. The current cost to replace the existing assets is \$3,828,000, and that number is \$8,101,000

in 2043. The methodology used to reserve for the replacement of an asset is to estimate the cost to replace the assets and to divide that cost by its useful life to determine the dollar amount to be set aside each month/year. Take a simplified example of a roof expected to have a useful life of 30 years with a replacement cost of \$30,000. In this example, \$1,000/year would be added to the reserve each year. In the draft study, it was estimated that the cost of replacing assets would increase by 3%/year and therefore the portion of the dues going to the reserves would have to increase by 3%/year. Using that calculation, that portion of the dues will increase by approximately \$15.00 for 2013. One could argue about the adequacy of a 3% rate of inflation and the estimated useful lives of the assets, but they appear to be reasonable. Under the methodology presented, it was stated that KPOA reserve is 100% funded i.e. every year we are putting 100% of that year's requirement into the reserve. In the roofing example above, if only \$500 were going into the reserve each year rather than \$1000, that would mean the reserve is 50% funded.

For those of you with problems sleeping, I would suggest a glass of wine while reading the reserve study. -Hank Krist




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**Daylight savings ends November 4th!**

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## Kala Point News & Views

### *hats off to the board*



Notice anything different on our KPOA bulletin boards by the mailboxes? The Board minutes are posted as usual but with a major improvement.

Traditionally all the pages of the minutes were stapled together. Only the first page was readable without opening the glass panel.

Now all the Board pages are displayed. We thank the Board and staff for this improvement.

### *wild mushroom show in sequim*

The Olympic Peninsula Mycological Society is having its annual FREE Wild Mushroom Show, noon until 4:00 p.m., Sunday, October 21, at the Elks' Lodge, 143 Port Williams Road, Sequim. You will see some of the wild mushrooms that fruit on the Olympic Peninsula in the fall.

Last year, the show displayed 160 species or species groups. The identified mushrooms are displayed on long tables covered with moss. Usually, one table displays edible wild mushrooms another displays poisonous mushrooms, and a third displays the others (inedible, edibility unknown, curiosities). There will also be a display of look-alikes (edible mushrooms compared to similar looking poisonous ones). There will also be experts on hand to help you identify wild mushrooms you bring to the show, and there will be mushroom books and other items for sale, including mushroom kits for growing your own mushrooms at home. This is a wonderful, educational event for the whole family, and it's free!