



The Jewell



PACIFIC GROVE

FALL 2011

CALIFORNIA

Debra's Corner

The final days of summer are upon us at PAL. Everyone is having such a good time this Labor Day weekend. Everyone is trying to squeeze in that one last vacation trip before fall arrives and the kids go back to school and life resumes its normal course. PAL has been lucky to keep our rental revenues flowing at a modest pace this year and I have been able to keep our rental rates to owners very reasonable.

We also still have PAL inventory available for sale at very low prices so if you are interested in securing that extra vacation week now is the time to buy. If you would like more information you may visit our website and click on "Ownership & Sales" and follow the link for pricing and unit descriptions. Until the end of the year any owner making a purchase or sending us a referral that buys a week will earn a complimentary 2-night stay in the Executive Suite once the sale has closed.

I have included a section in this newsletter for all owners but mostly to acquaint those newer owners with our annual billing process. Please make sure to read this article carefully and plan ahead to ensure your payments are received and applied on time. If you have already paid ahead please accept our thanks. If you have any questions about billing or payments feel free to ask.

Along the same lines please don't forget to book your 2012 use weeks. Any owner in good standing can call us and book up to 365 days out into the following year. If you wish to go two years out you may pre-pay your following years maintenance assessment fees in advance and secure that special spot. If you have any questions ever please don't hesitate to call us for assistance.

Finally let me remind everyone what a festive and charming community Pacific Grove is to be around during the holidays! I invite you all to take a look on the last page of the newsletter where Victoria has listed all your favorite fall and holidays events coming soon. Call us for availability and come down for a day or two of festive shopping, delicious dining and a glass of your favorite Monterey wine. What could be more fun?

Until next time...



1150 Jewell Avenue
Pacific Grove, CA 93950

Executive Editor: Hugh Burroughs
Managing Editor: Debra Case

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BOARD MEETING

November 12, 2011
9:30 A.M.
Pacific Grove
Community Center
515 Junipero Avenue
Pacific Grove, CA 93950

MEETING DATES

Board Meetings:

February 4, 2012
May 12, 2012
August 11, 2012
November 10, 2012

Annual Meeting:

May 12, 2012 @ 11A.M.

Pine Acres Lodge Homeowners Association, Inc.
Board of Directors Meeting Minutes
August 27, 2011

Call to Order: 9:30 AM by President Hugh Burroughs

Board Members Present: Hugh Burroughs, Audrey Bufalini, Anthony Jewell, Richard Russo. Rich Schwarzmann was not present. Also present were Debra Case, General Manager and Celeste & Andrew Comings of Riverside Management.

Homeowners Present: Russ & Cathy Gillum and Joe Bufalini.

Welcome & Introductions

Quorum Established

Approval of Minutes of May 14, 2011 Board Meeting – Motion by Rick Russo to approve. Audrey Bufalini second. Motion passed.

Board Actions Between Meetings: Approved insurance renewal.

Owner Communications

Owner survey forms feedback is very good. Asked Debra to instruct guests who came to PAL via RCI to use RCI specific comment reports online.

Quarterly Reports

Debra Case, General Manager - A. Storage shed needed for additional supplies. Have Debra get pricing and email board with cost for shed, delivery and set up. Anthony Jewell has offered to check with the county for setbacks. No need for electricity however proper ground prep and moisture barrier a must.

B. Plumbing Issues - Back up into back units

Motion from Anthony Jewel to approve tree root abatement and sewer line repairs up to \$5,000.

Rick Russo second - Motion passed. Asked Debra to contact board if repairs are going to exceed \$5,000.

C. Hot tub heater - On reserve study already for replacement. New heater installed for \$3,272.29 when it recently broke down and was not repairable.

D. Debra to remove former board members Cathy Gillum, Dave De Smidt, Stewart Adams and Jim Mc Mahon from signature cards at Rabobank and add board members Audrey Bufalini, Rick Russo and Anthony Jewell.

Anthony Jewell report on electrical switchboard - New 600 amp service main switchboard needs replaced due to age and poor condition. Start date 1/16/2012 to switch out board. Bids to come to us by email, Debra and Anthony to review bids and bring to board with a recommendation.

Celeste Comings, Riverside Management – As of 7/31/11 income exceeds budget by \$2594. In expenditures it looks like we are over budget by \$19k BUT \$9944 of that is NOT cash. It is in the insurance line item. Prepaid insurance was overstated at year end 2010. The policy for 2011-2012 was \$19,226 or \$1602 per month, so our budget is adequate and we have not spent an additional \$10k. Areas under budget are payroll, landscape, contingency and utilities. All operating expenses under budget by \$664. Net income in excess of expenditures through 7 months is \$3319.

Delinquent Assessments – Motion by Anthony Jewell to file suit in small claims court on delinquents \$2,000 or more and send final letter informing owners in arrears that PAL is going to file suit or they must deed back to HOA for \$250. Audrey Bufalini second - Motion passed.

Riverside suggestion to foreclose on some units. Motion by Anthony Jewell to allow Riverside to proceed with foreclosure on 8 shares with possible change of title problems. Rick Russo second - Motion passed.

Russ Gillum, Reserves – Reserve Account Report as of 7/31/2011- The Reserve Replacement budget for 2011 is \$75,000. The balance of the Reserve Replacement Account as of January 1, 2011 was \$219,237. We have added \$53,816 from dues collected and prorated for the seven months ending July 31, 2011. We've had expenditures of \$18,506. Our Balance as of 7/31 is \$254,546.

Russ stated PAL should replace water heaters and furnaces if needed as they are in the reserve study budget. The board asked Debra to get bids from local hardware stores for purchase and installation as soon as possible. It's a good idea to take care of this before they explode and/or rot out the bottom of the water heaters.

Old/Continuing Business

Anthony Jewell made a motion to continue to list PAL units on Redweek for rent and for sale. Audrey Bufalini second - Motion passed.

New Business

A correction to the last issue of the Jewell – It was stated that was Audrey Bufalini was re-elected for her third two-year term when in fact it is her second two-year term.

Confirmation of Meeting & Publications Dates: Future meeting dates: November 12, 2011; February 4, 2012; May 12, 2012; August 11, 2012. Annual Homeowners meeting is May 12, 2012. Materials for the newsletter are due by October 10, 2011. Target mailing date is October 17, 2011.

There being no further business the meeting was adjourned at 12:40 PM.

Annual Maintenance Assessment Billing

Each year sometime around early December you will receive a notice for payment from our Management Firm, Riverside Management and Financial Services. All owners are required to pay these annual maintenance fees in order to subsidize the operations and maintenance of the property. They do not include your California property tax, which is billed separately by the County of Monterey, and they are not rental payments for your vacation time. These assessments are due annually whether or not you utilize your vacation week.

If an owner is delinquent in the payment of assessments, he or she could forfeit all rights to use the property. If you did not pay your assessments through escrow or you don't receive notification of the next year's assessment on or about December 15 please contact the resort. Assessment payments are due upon receipt in December when billed and late on February 1. Any owner who has not paid by February 1 is not in good standing with the Association and will forfeit any confirmed reservation. We don't want that to happen to you, especially through some oversight or mistake. A week in PG is too good to waste!

You may call the office at 831/372-6651 and pay using a credit card or you may mail in your payment by check or money order. Please make sure to thoroughly read your statement and follow all mailing instructions. When mailing your payment you must identify yourself by name and contract number so the payment is properly applied. Failure to do so may result in a delay in posting the payment to your account or being returned by the bank. A 10% delinquent fee is added on all payments received after February 1 of each year and you will lose any pending use week reservations for that year as a result of being delinquent.

Please keep all contact and mailing information updated at all times to ensure the proper delivery of annual invoices, newsletters, ballots and other important information that we may send you. If you have any further questions or concerns please feel free to give us a call.

The Last Word

Dear Fellow PAL Owner:

Our August 27 Board meeting went well. Your Association and on-site management teams were busy addressing several aspects of PAL's operations. In addition to the normal maintenance and care undertakings, the on-site team has been busy pushing rentals, and this is one of the bright spots in PAL's August, 2011 financials. Debra Case and staff have been doing a great job promoting PAL units as attractive rental sites and this has been reflected in our 2011 rental income to date exceeding our budget estimates. Please take a minute to say thank you to Debra, Victoria, Franchesca and other staff members on your visit to PAL.

On the other side of the ledger we continue to be challenged by the growing list of owners who are delinquent in their dues payment and compel us to take action which often means PAL will become the owner of a non-dues paying unit until we can resell. We have too many units in this category. First, I urge all owners to pay delinquent dues by the end of the year. Second, I remind paid-up owners to consider purchasing PAL-owned units and/or encouraging their family members and friends to do so. PAL is offering these units at super attractive prices and I encourage you to purchase one or two by contacting Celeste Comings at celeste@riversidemgmt.com or you may call her 916/740-2462. This offer is restricted to current owners, their families and friends. **Time Shares make beautiful and lasting Holiday/Year-end Gifts. Act now.**

Also, a reminder to pay your 2012 dues promptly so that you may reserve/ trade your week to take advantage of the US Open Golf Tournament coming to the Olympic Club in San Francisco, June 11-17, 2012.

Never a down time at PAL... The onsite team is busy getting estimates for a new electrical panel; assessing how badly tree roots have damaged pipe/sewer lines and determining the best long-term fix; replacing a water tank in the laundry room and hot tub heaters at other locations. These replacement undertakings come with the territory. Fortunately, we have set aside reserve funds to cover most of these replacement costs.

The Fall colors are spectacular in PG. I hope you, your family and friends will include a visit to PAL in your Fall vacation.

With best wishes from the Board,

Sincerely,

Hugh Burroughs, Board President

How Maintenance & Repair Costs Affect You

Part of being a responsible Pine Acres Lodge homeowner is treating your vacation unit just like you would your own home with the same care and concern you would show your own furnishings. When damages occur or items must be replaced they can sometimes come at a high cost of replacement and will affect all Owners cost wise. All we ask when you are here is that you are alert to what you can do to help prevent problems and damages keeping in mind that the overall annual costs to address these issues are passed on to you the homeowners in the form of higher maintenance assessment fees and no one wants that.

This is just a small sampling of the many ways you the owners can help us to keep maintenance and repair costs down and help extend the life of the inventory. We sincerely appreciate all of you who already take good care of your units when visiting and in the end we all win!

Simple considerations such as:

- ◆ DO NOT place anything down sink drains or in the toilets. One of the single biggest expenditures here are plumbing service calls that could have been avoided. Place ladies items, wipes, large amounts of paper and all other items into the trash cans. In the kitchens place only small soluble food product into the garbage disposals avoiding coffee grounds, large pieces of food or meat and of course keep debris and personal items away from sink openings. They cannot handle much and back up easily. Wash off plates before putting into dishwashers and don't expect the dishwasher to be a drain for food products as those also clog easily.
- ◆ Wiping your feet off before walking into the unit to help prevent stains to carpeting and flooring. Upon returning from beach activity shake off sandy shoes and clothing outdoors before entering the room.
- ◆ Leaving that wet pair of shoes or umbrella outside on the porch instead of bringing them into the rooms helps prevent mold and floor damages.
- ◆ Keeping wet towels hung up or in the tub rather than throwing those into corners prevent mold and wall damage.
- ◆ Leaving strollers, surfboards, ice chests and heavy items in your car until needed helps prevent wall dings and floor scratches. Do not lean items against the walls and please remember we do not allow storage of bikes in any unit.
- ◆ Turn off all appliances, fireplaces, heaters and lights when gone for extended periods this helps lower utility bills.
- ◆ Treat/blot spills on furniture or flooring immediately and report them to the office if they are serious. Sometimes by catching these things when they happen we can help avoid permanent stains and damages.

Pine Acres Homeowners Association publishes Classifieds as a service to homeowners. The Association does not verify the submitted information nor vouch for the integrity of the offer or sale. It is the responsibility of the buyer and seller to make sure that all information is authentic and the transaction is legal.

Townhouse Fixed Week 21 for sale or trade for a cottage. Peggy or Bobby @ peggysb@mac.com or 650-691-0444
Studio and Cottage for sale. Contact Ron 925-373-2849
Townhouse owner wants to trade property with a cottage owner. Contact Angela at (321) 698-5940
Fixed Cottage week for sale. Contact Jack Wallace at 714-974-2098

EXCHANGE INFORMATION

Resort Condominiums
International (RCI)
(800) 338-7777

Intervals International (II)
(800) 843-8843

San Francisco Exchange (SFX)
(800) 739-9969

Trading Places
(800) 624-1618

Platinum Interchange
(800) 854-2324

CONTACT INFORMATION

Lodge Staff:
Reservations
(831) 372-6651 Office
(831) 372-7863 Fax
1150 Jewell Avenue
Pacific Grove, CA 93950
palmanager@yahoo.com

Accounting Information (Assessments):
Riverside Management & Financial Services, Inc.
PO Box 697
Roseville, CA 95661
(916) 740-2462 Office
(916) 740-2463 Fax

BOARD OF DIRECTORS

Hugh Burroughs, President
(650) 722-3039
hcburroughs@sbcglobal.net

Anthony Jewell, Vice President
(559) 638-6126
jewell3pal@yahoo.com

Audrey Bufalini, Treasurer
(408) 264-5514
jbfalini@hotmail.com

Richard Russo, Secretary
(916) 789-9119
rickrusso151@gmail.com

Rich Schwarzmans, Director At Large
(209) 586-0777
richnans@sbcglobal.net

SPECIAL EVENTS

Oct 22.....Big Sur River Run
Pfeiffer Big Sur State Park, Big Sur, CA 93920 Lace up those sneakers for this annual 10-kilometer foot race and 5-kilometer walk among the redwoods and along the Big Sur River. Proceeds from the races benefit local charities.

Nov 10 - Dec 18.....Every Christmas Story Ever Told
Circle Theatre Santa Claus and just about every other Christmas character in pop culture history, make an appearance in this fast-moving, irreverent comedy, in which three actors decide that rather than perform "A Christmas Carol" once again, they'll retell every Christmas story ever told in just 90 minutes. **Toll Free** 866-622-0709 Casanova Street between 8th and 9th Avenues in Carmel.

Nov 11 - 13.....15th Annual Great Wine Escape Weekend
831.375.9400 Enjoy the Monterey Lifestyle while experiencing wine from over 40 world-class Monterey Wineries and gastronomic delights crafted by local and nationally recognized chefs.

Nov 11.....Holiday Fashion Show
Eight Pacific Grove Boutiques are hosting the Holiday Fashion Show. More than 120 donations of trips, restaurant certificates, accommodations and golf packages will be auctioned off to support the Pacific Grove Chamber of Commerce. This event is held at the Spanish Bay Inn, 2700 17-Mile Drive, which includes dinner and live entertainment. **Phone:** (800) 654-9300.

Nov 15 - Nov 20Callaway Golf Pebble Beach Invitational
The Callaway Golf Pebble Beach Invitational attracts professional and amateur golfers of all stripes to Pebble Beach. The play in this unique tournament is fierce, the setting is breathtaking, and it's free for spectators. The Invitational gives spectators a special chance to watch their favorite golfers in a more intimate and relaxed environment; viewers can even walk down the fairway.

Nov 28.....City Christmas Tree Lighting Ceremony
More info: 831-373-3304 Festivities at Jewell Park include live entertainment by school bands and choruses, followed by caroling and refreshments at Chautauqua Hall and Santa's first visit! The tree lighting begins at 5:30pm.

Nov 28 - 30Christmas at the Inns
For information & tickets call: 831-373-3304 Visit 10 bed & breakfast inns decorated for the holidays in Victoria-era splendor. Limited number of tickets sold. Entertainment and light refreshments served. The hours are 6:00pm - 9:00pm

December 1.....10th Annual Holiday Parade of Lights
Lighted parade will feature marching bands, holiday floats, dance teams, equestrian groups, and of course, Santa Claus. After the parade, stores will remain open for Holiday shopping & wagon rides, photos with Santa & carolers. This event begins at 6:00pm. More info: 831-373-3304 or www.pacificgrove.org.

December 2 - 4Monterey Cowboy Poetry and Music Festival
Festival, Live Music: The festival features some of the best balladeers and cowboy/girl poets in Monterey's three-day event. Western art and gear sale, Saturday night western ho-down, silent auction, and "cowboy" church service among other festivities. Monterey Conference Center, Monterey CA **Fee:** Varies **Time:** Varies **Phone Number:** (800) 722.9652

December 3.....18th Annual Stillwell's Snow in the Park
Caledonia Park in downtown PG behind the Post Office will be covered in a blanket of snow & decorated with twinkling lights. Lots of wintry fun for all! Featuring Santa's arrival on a shiny PG fire truck, Frosty the Snowman, Snow Queen, hayrides, petting zoo & lots of entertainment. The hours are from 10:00am to 4:00pm. **Phone:** 831-373-3304 or www.pacificgrove.org.

Dec 31.....First Night Monterey
Downtown Monterey This annual, alcohol-free event in downtown Monterey celebrates New Year's Eve with music, dancing, poetry, art exhibits, and more! First Night Monterey celebrates the lively arts scene in Monterey County; this family-friendly event is a celebration of the arts. Over 30 venues hold concurrent performances and activities. www.firstnightmonterey.org