

RAINBOW REVIEW

EMERALD BAY CLUB, INC.

OCCUPANT
BULLARD, TX
75757

PRSR STD
CAR RT
SORT
PERMIT 54
BULLARD,
TX 75757

June 2017

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“Independence” Schedule of Events and Buffets

Swimming Pool hours: 7:00 AM-10:00 AM Adult Swim.
10:00 AM-8:00 PM Open Swim

Saturday, July 1st



7:00 AM-10:15 AM
Bay Breakfast \$6.95

3:00 PM-6:00 PM
Live Music and Dancing
to “Sweatin’ Bullets” Band



5:00 PM-8:30 PM
Fajita Buffet-Beef and Chicken
Fajitas with refried beans, rice, chips, salsa, flour and corn tortillas, shredded lettuce, sour cream, guacamole, and cheese.

Adults \$11.95,
Children 12 and under

“Point” Fireworks at Dark



**LOOK INSIDE RAINBOW
REVIEW FOR EVENTS
FOR JULY 2-4...pgs. 15/17**

EMERALD BAY HOMEOWNERS ASSOCIATION
MINUTES OF MONTHLY BOARD MEETING
MAY 18, 2017

CALL TO ORDER**JIM INGRAM**

The regularly scheduled meeting of the Board of Directors of the Emerald Bay Homeowners Association was called to order at 5:00 p.m. All directors were present. There were about 60-65 community members present.

PRAYER**JO SHARP****APPROVAL OF MINUTES****JIM INGRAM**

The Minutes of the Board of Directors meeting for April 20, 2017 were approved as published in THE RAINBOW REVIEW.

TREASURER'S REPORT**BRUCE WURDEMAN**

For the Month of April 2017:

- Revenues were at \$117,115 compared to a budgeted revenue of \$24,210 resulting in a surplus of \$92,905 relative to the budget.
- Expenses were at \$39,689 compared to budgeted expenses of \$24,334 resulting in over spending of \$15,355 relative to the budget.
- The resulting net operating funds show a \$77,426 actual cash surplus and a \$77,550 surplus relative to the projected (budgeted) amount. The 2017 budget projected a net deficit of \$124 for the month of April.

Year-to-date as of the end of April 2017:

- Revenues were at \$197,138 compared to a budgeted revenue of \$93,290 resulting in a surplus of \$103,848.
- Expenses were at \$116,061 compared to budgeted expenses of \$107,976 resulting in overspending the budget by \$8,085.
- The resulting net operating funds show a \$81,077 actual cash surplus and a \$95,763 surplus relative to the projected (budgeted) amount. The 2017 budget projected a \$14,686 deficit at this point in the fiscal year.
- This compares to an actual cash surplus of \$1,595 at this point in 2016.
- Actual cash on hand per the bank statement is \$257,889. This includes operating and capital funds.
- Actual cash on hand at this point in 2016 was \$319,811 or \$61,922 more than the cash on hand as of April 2017.

We remain on solid financial footing.

OLD BUSINESS NONE**NEW BUSINESS****MOTION FROM BOARD SECRETARY****CARL SMITH**

I move to amend the Agenda for this meeting to allow Mr. Randy Terry to speak regarding the "tree house" structure at 175 S. Bay.

Second by John Miller. Motion passed unanimously.

Mr. Terry was then given the floor for his presentation as follows:

PRESENTATION BY MR. RANDY TERRY

- 1) I appreciate the opportunity to give our side of this very important issue, as we feel that our concerns have largely been ignored throughout the whole process. We do appreciate our president's involvement. Even under some very difficult circumstances with his surgery and rehab, he has tried to get a fair resolution for all parties.
- 2) It is disappointing that the chairman of the Architectural Control Committee has never asked for our input, even though we were the ones who first notified him of the initial stage of the construction of this tree house. When he checked into the project, there was no permit issued, as mandated by our Restrictions and Covenants.
- 3) We were relieved to find that it was to be disassembled within 30 days or fines would be imposed. This information was related to our golf group by a member who said that he heard it directly from the chairman, and has since confirmed that conversation with me.
- 4) We did not give it another thought, as it appeared that the process was indeed being handled as our rules require. We felt completely reassured, and at no time have we ever contacted the owner with our concerns, as this could only have inflamed the issue. We certainly did not feel that this was being done maliciously, and that it was simply an oversight on his part. Our guidelines also recommend that we do not get into quarrels with our neighbors; just let the appropriate committee take the responsibility.
- 5) When we returned from a vacation, we were very surprised to see more work being done on this elevated structure; it had actually grown another level.
- 6) When we contacted the chairman regarding what is happening, he informed us that the paperwork has now been completed, and the tree house had been approved and would remain. This was very distressing to us, and we felt that our community was being betrayed by the very entity that was supposed to protect us.
- 7) On April 7th, we delivered a letter to the board, which stated our objections and respectfully requested that they take appropriate action, according to their legal authority.
- 8) In our opinion, this elevated structure violates our Restrictions and Covenants; not only by circumventing the permitting process, but that the HARMONY of the external design with EXISTING structures is completely outside the mandated requirements. Let me read from the Restrictions and Covenants, which are very relevant: "No building, fence, or other structure or improvements shall be erected, placed, or altered on any lot until two copies of the construction plans and specifications of all exterior materials and a plan showing the proposed location of the structure have been submitted to and approved in writing by the Architectural Control Committee as to HARMONY of external design with EXISTING STRUCTURES and as to location with respect to topography and finish grade elevation"
- 9) Numerous people, including board and committee members have viewed this treehouse from our kitchen, patio, courtyard, and vacant lot; without exception they all had negative comments about the appearance, privacy issue, and how it negatively affects the value.
- 10) Additionally, a real estate appraiser and a real estate broker have advised us that the properties have been negatively impacted by the presence of what is termed an offsite adversity. This treehouse causes the appraisal to come in at a lower range, and the marketability is negatively affected by making it more difficult to sell when in comparison with similar properties. The lack of privacy from several living areas would also be a negative selling point, not to mention the unsettling effect that it has on us.
- 11) This type of precedent should concern everyone in our community, as the expectation that image, privacy, and property values will be protected are some of the main reasons that we and prospective buyers would want to live and invest here.

- 12) I would like to be clear that my expression of concern about this treehouse is in no way intended to imply that this neighbor is trying to be malicious or uncaring about us or our community; in fact, Lynda and I have found that in our brief interaction with him that he is a very nice person and a caring father. As a youngster, I would have loved to have a treehouse like this, and we may find that this one spawns others to be erected in other areas and around our golf course. If this is what we want, then let this stand; and then eliminate our Restrictions and Covenants so that people who plan to purchase here will know what to expect.
- 13) Where do we go from here? We have been patient, cooperative, and respectful over the last few months, but we cannot accept this as the way we will have to live. We have continually been told that “we are working on it” and “hang in there”. We certainly understand that our president’s surgery and rehab have been a delaying factor. However, we really need to see some movement to remedy this problem within the community, or we will be forced to seek relief outside our system which has been created for this very type of situation.
- 14) If we finally decide that this problem cannot be resolved within our community, it will be necessary to seek a more expensive and painful route. In that case, our attorney will have our full authority to do whatever is necessary to restore our privacy, value, and enjoyment of our home. Most of us remember how divisive and expensive the recent lawsuit was for our community, and we want to avoid that if at all possible.
- 15) We have sincerely tried to act in good faith, even by agreeing to allow the treehouse to remain with certain modifications to make it more closely resemble the surrounding structures and give us more privacy. This compromise was mediated by our president, and a memorandum of understanding was signed by both parties. Our president signed as a witness. Around 5:00 PM yesterday, our president called to tell me that our agreement had fallen through. As of this time, I do not know the reason. Even though we were not completely comfortable with this compromise, we did sign the agreement in an effort to avoid a messy and expensive alternative.
- 16) We sincerely feel that this whole situation could have been avoided had the required permitting process been followed, as the plans would have shown that it clearly did not conform to our restrictions and covenants. We truly feel that this neighbor would have wanted to abandon that particular plan, and submit plans for one that would have been more in line with our rules.
- 17) In our opinion, after that deficiency in permitting was discovered, the problem was compounded by allowing the work to continue. Not only was this unfair to the affected neighbors and the board, but also to the other party, who was continuing to spend money on a project that was sure to create controversy. Once a project like this is completed, it makes it so much more difficult to take corrective action, but it must be done. Thank you for hearing me out, and your service to our community.

COMMITTEE REPORTS:**ARCHITECTURAL CONTROL****CHARLIE HALE**

For the period between the April board meeting and May board meeting, the Architecture Control Committee received and approved eight construction projects.

During the past couple of months there have been several questions regarding whether a permit is needed for work or not. We have identified some areas of potential conflicting information and are in the process of attempting to clarify those rules and regulations that appear to be the cause of the confusion. There also have been questions regarding permit fees. We are working on that issue as well. In the meantime, we are attempting to be consistent and do nothing that discourages homeowners from maintaining your homes.

LEGAL**CHARLIE HALE**

No action to report.

MOWING**NO REPORT****PLANNING & BYLAWS****NO REPORT****ENGINEERING****NO REPORT**

SECURITY**BRUCE WURDEMAN**

There have been few security issues in the past month in Emerald Bay. However, please be aware of several concerns that have surfaced or will be an issue in the coming summer months:

1. Front Gate – Please use caution when entering at the front gate. Cars approaching from North Bay continuing onto South Bay or taking the Emerald Bay exit and cars approaching from South Bay continuing onto North Bay have the right of way relative to vehicles entering at the gate. Remember also that cars are entering Emerald Bay through two gates. Please check the guest gate before you make that left turn onto South Bay from the member entrance. A little defensive driving coupled with some driver courtesy will go a long way toward assuring we don't have fender-benders at the front gate.
2. Speeding – You'll notice in the Incident Report below that we've issued 14 speeding tickets in the last month. We are serious about that 25 MPH speed limit. Tickets are being issued. It is in place for everyone's safety. Please watch your speed!
3. Watch for Children – June means VBS and Golf Camp. There will be significantly more children in Emerald Bay in June. Please be extra cautious as you drive in the community.
4. Children on Golf Carts – Once again, the summer months bring us more children into Emerald Bay. According to our Rules and Regulations:
 - a. You, the member, are responsible for the operation of your cart(s) regardless of who is driving it.
 - b. Carts may be driven during daylight hours by persons under 14 only if a person with a valid driver's license is in the cart.
 - c. Persons over 14 but without a valid driver's license may operate a cart without a licensed driver in the cart during daylight hours.
 - d. Between 10:30 PM and 12:00 midnight, Members, Guests and Visitors must have a valid driver's license to operate a cart.
 - e. Between midnight and 6:00 AM only Members with a valid driver's license may operate a cart.

Security statistics are attached and will be printed in The Rainbow Review.

Security incident reports: April 17 – May 15, 2017

EMS	11
Welfare check	2
Speeding vehicle	1
Speeding, noisy vehicle	1
Reckless driving	1
Kids misbehaving on golf cart	1
Abandoned golf cart	1
Collision – golf cart vs. 2 mailboxes	1
Power outage	2
Open door – residence	1
Unlocked gate – club	1
Loose dog	3
Property damage – front gate	1
Equipment problems (back gate)	1
<u>Other</u>	<u>2</u>
TOTAL	30

Automatic gate activity: 22,036

Speeding Citations:

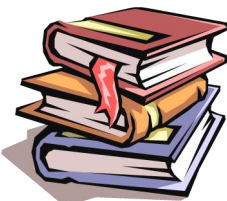
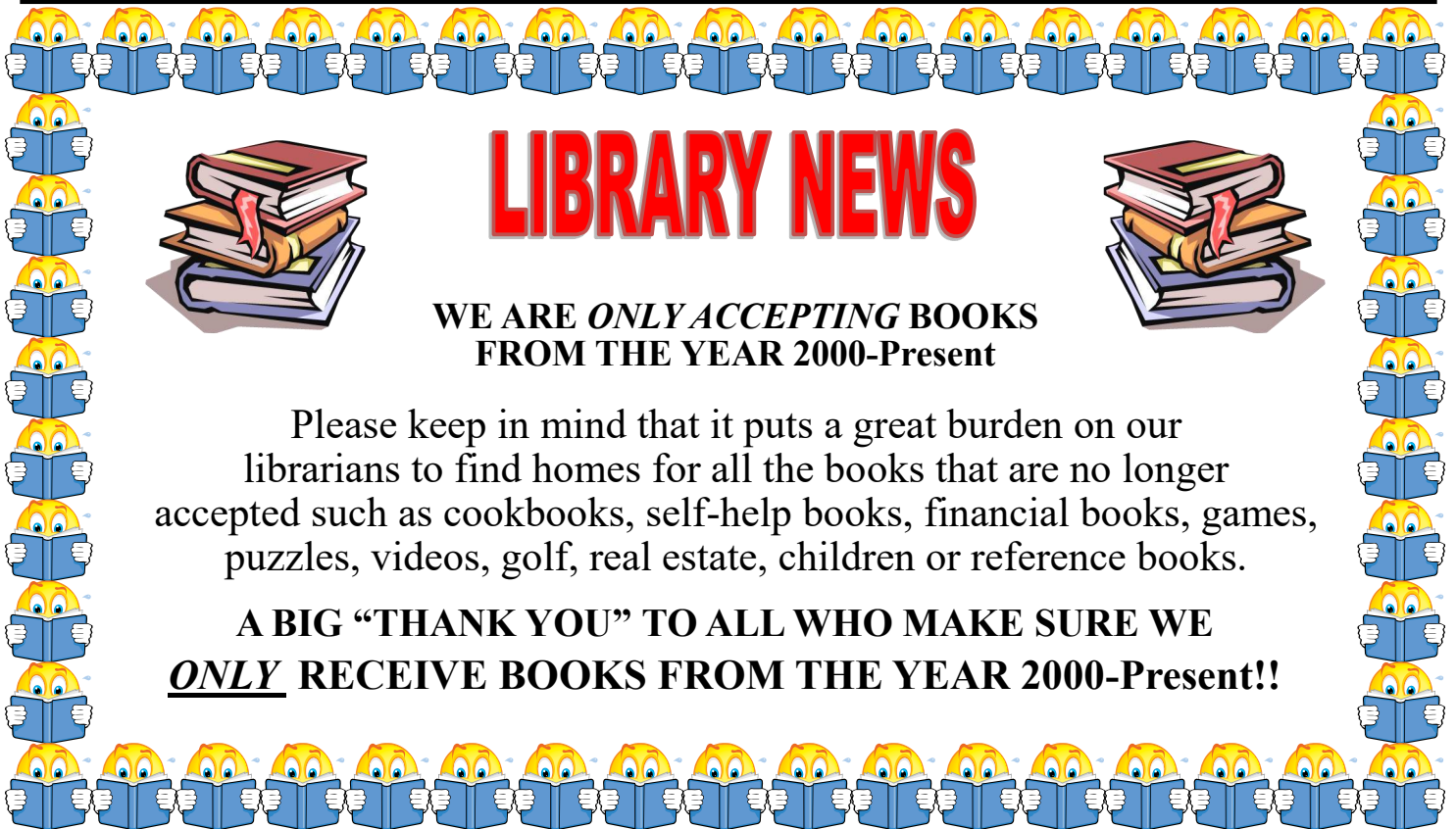
Members	5
Guests	7
Contractors	2
Vendors	0
<u>Other (employees)</u>	<u>0</u>
TOTAL	14

Courtesy Patrol Requests:

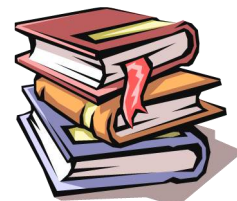
	New	5
Total currently active:		9

ADJOURNMENT

The meeting was adjourned at 5:28 p.m.



LIBRARY NEWS



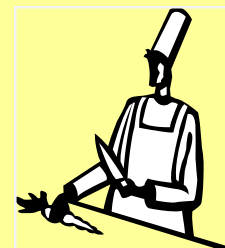
WE ARE *ONLY ACCEPTING* BOOKS FROM THE YEAR 2000-Present

Please keep in mind that it puts a great burden on our librarians to find homes for all the books that are no longer accepted such as cookbooks, self-help books, financial books, games, puzzles, videos, golf, real estate, children or reference books.

A BIG “THANK YOU” TO ALL WHO MAKE SURE WE ONLY RECEIVE BOOKS FROM THE YEAR 2000-Present!!



PLEASE SUPPORT EMERALD BAY CLUB BY USING CLUB FACILITIES AND THE RESTAURANT



EMERALD BAY CLUB, INC.
MINUTES OF THE MONTHLY BOARD MEETING
MAY 18, 2017

CALL TO ORDER**JIM INGRAM**

The regularly scheduled meeting of the Board of Directors of the Emerald Bay Club, Inc. was called to order at 5:28 p.m. All directors were present. There were 60-65 community members present.

APPROVAL OF MINUTES**JIM INGRAM**

The Minutes of the Board of Directors meeting for April 20, 2017 were approved as published in THE RAINBOW REVIEW.

TREASURER'S REPORT**BRUCE WURDEMAN**

As of the end of April 2017:

- Revenues were at \$186,410 compared to a budgeted revenue of \$195,283 resulting in a shortfall of \$8,873 relative to the budget.
- Expenses were at \$185,756 compared to budgeted expenses of \$180,970 resulting in over-spending of \$4,786 relative to the budget.
- When including \$2,436 in bad debt expense, the net operating funds show a \$2,528 actual cash deficit and a \$15,799 deficit relative to the projected (budgeted) amount. The 2017 budget projected a net surplus of \$13,271 for the month of April.

Year-to-date as of the end of April 2017:

- Revenues were at \$743,288 compared to a budgeted revenue of \$740,467 resulting in a surplus of \$2,821.
- Expenses were at \$699,782 compared to budgeted expenses of \$721,675 resulting in under-spending the budget by \$21,893.
- When including \$5,389 in bad debt recovery and \$767 in additional miscellaneous expense, the resulting net operating funds show a \$47,382 actual cash surplus and a \$32,758 surplus relative to the projected (budgeted) amount. The 2017 budget projected a \$14,624 surplus at this point in the fiscal year.
- This compares to an actual cash surplus of \$16,116 at this point in 2016.
- Actual cash on hand per the bank statement is \$755,114. This includes operating and capital funds.
- Actual cash on hand at this point in 2016 was \$943,062 or \$187,948 more than the cash on hand as of April 2017

We remain on solid financial footing.

OLD BUSINESS**NONE****NEW BUSINESS****MOTION FROM THE GOLF DIRECTOR****JOHN MILLER**

A. I move that we amend the Rules & Regulations pertaining to the color of golf cart tops as follows:

SECTION VII-CARTS

- 2) (A) All White body with a white or tan top

2) (B) All Electric

A motion to table the motion for further study at the next Board Work Session was immediately made by Carl Smith. Such tabling motion was seconded by Ray Dean, and passed unanimously.

B. MOTION FROM THE GOLF DIRECTOR**JOHN MILLER**

I move that the Board approve the removal of one (1) tree located on hole #10

Second by Bruce Wurdeman. Passed unanimously.

C. MOTION FROM THE GOLF DIRECTOR**JOHN MILLER**

I move that we release budgeted capital funds in an amount not to exceed \$60,000 for the purchase of a new Fairway Mower.

Second by Charlie Hale. Passed unanimously.

D. MOTION FROM THE GOLF DIRECTOR**JOHN MILLER**

I move that we release budgeted capital funds in an amount not to exceed \$10,000 for the purchase of a new Core Harvester.

Second by Ray Dean. Passed unanimously.

E. MOTION FROM THE GOLF DIRECTOR**JOHN MILLER**

I move that we release budgeted capital funds in an amount not to exceed \$21,500 for the purchase of a Vertical Cutting Unit for use on the greens.

Second by Bruce Wurdeman. Passed unanimously.

F. MOTION FROM THE HOUSE DIRECTOR**CECIL PEARCE**

I move that we release budgeted capital contingency funds in an amount not to exceed \$7,400 for sod work, signage and post barrier fencing at the point.

Second by Ray Dean. Passed unanimously.

G. MOTION FROM THE MEMBERSHIP DIRECTOR**CARL SMITH**

I move that we accept for stockholder membership into Emerald Bay Club and Emerald Bay HOA the following applicants:

William Mark Miles and Tahtia Miles pending closing on the purchase of the home at 106 Monticello Ln.

Second by Nancy Brinson. Passed unanimously.

COMMITTEE REPORTS**ACTIVITIES****GEORGE ANN DAVIS**

The new member reception on the 12th was well attended and the food was great but it did not achieve the purpose intended which was to introduce the new members and take a photo for our new member photo board. We are having a "DO OVER" in September featuring all members that joined the club in 2016. We will be contacting all new members by way of a questionnaire and a request for a photograph. We will also be asking if they would like an ambassador couple to help them get involved in the community and learn of activities that they would enjoy. The ambassador program is something new that is being worked on.

Mother's Day was a delight. My thanks to Carolyn Chalender, Cathy Clymer, GiGi Gibb and Carrie Ann Roberts with their help in getting the decorations out. Since Zoe created all of them last year it was an easy job. The meal was the best I have ever had at Emerald Bay or anywhere else. Ed you outdid yourself along with all the staff. The presentation was wonderful. Thanks to all the staff for a flawless meal.

The last Ladies Night Out for the season was Tuesday the 15th. We will begin again in the fall. Z featured Mojitos and we had having an ugly purse contest - is was sooo much fun ladies.

May 27th will be Bake N Bingo with prizes being baked goods from members of the club (Carolyn Chalender's gluten free pecan pie, Sheryl Olson's gluten free bread, Bob Kent's chocolate chip cookies and peanut brittle, Zoe's fudge etc.).

June will be all about Vacation Bible School and Junior Golf.

Hopefully, Sandy Hudson will be coordinating decorations for Father's Day as she has done in the past.

A special thanks to Jack Bolowskie for instructing line dancing on Tuesday mornings and Wednesday evenings. We will suspend this workout until September. Great exercise and fun.

Next report will be about a great 4th of July celebration, just as soon as I know what it will be.

FOOD AND BEVERAGE

NANCY BRINSON

We are expanding our restaurant hours to include special activities and many holidays. For the Fourth of July, we will be celebrating the weekend before, including all day Sunday and Monday, through Wednesday, the Fourth. We will also have food service all day Sunday, Memorial Day weekend. If we have a Sunday couples event, we will serve all that day. We may not offer a full menu, but specialty foods will be offered. We are here for our members and this is one additional way we can serve you better. Also, the menu is being tweaked again with new and fun items, so come dine with us and check it out.

GOLF COURSE/PROSHOP

JOHN MILLER

I spoke with a visitor last week who was playing golf. I asked how he liked the golf course. He launched into what a great place Emerald Bay really is. I'm sure each of you has a similar experience you could relate, but it really serves as a reminder to what we have and what others think of this place. We have wonderful updated facilities including our golf course. The weather has cooperated this Spring and everything is lush and beautiful.

I have two reminders for our members. First, golfers have the right of way and everyone else should yield to play. Please stop your carts until all members of a group have hit and then proceed. This will only take a minute or two and will not distract players. The second item is golf carts near the greens. We have a policy not to allow carts within 30 yards of our greens. In the front of each green is a gold plate to serve as a reminder. Generally, golfers do a good job of staying back of this marker. However, when it is time to drive to the green, many golfers take a shortcut to the cart path and drive too close to our greens causing the grass in these areas to be worn and the ground hard. As a precaution there is also a gold line painted on the cart path 30 yards out. Please drive your cart to the cart path outside of this marker. I was told once that golf carts do not care where they are driven. They don't get tired and they are not in a hurry. So, take a moment to observe this simple rule.

The preparation of the golf course for the Paradise was excellent and the players loved it. Maintenance continues to be a priority as we enter into the Summer with increased play and tournament activity. Watch for the mowers and give them a moment to see you and react.

The pro shop continues to provide quality lessons and fittings for new equipment. Our prices are great. So, if you are considering a purchase, check with our staff to see what they can do for you.

HOUSE

NO REPORT

MEMBERSHIP**CARL SMITH**

We want to welcome our new members-to-be, as follows:

Mark and Tahtia Miles who are in the process of purchasing Scott and Becky Kirkpatrick's home at 106 Monticello Ln. Mark is the Vice President of Technology for Axalta Coating Systems. Tahtia is a stay-at-home mom to their daughter Jocelyn. Please try to make some time to meet the Miles once they get closed and moved in., and help them feel at home at Emerald Bay.

Scott and Becky Kirkpatrick plan to stay within Emerald Bay, and are in the process of acquiring the Witkovski's house at 136 Williamsburg.

Next month I might try to include some additional member-to-member transfers and other ownership activity within The Bay

LEGAL**NO REPORT****PLANNING & BY LAWS****NO REPORT****ENGINEERING****NO REPORT****STORAGE****NO REPORT****DIRECTORS' COMMENTS****PRESIDENT'S COMMENTS JIM INGRAM**

This time of year we start seeing more and more young people in our community. We need to be more vigilant of golf carts driven by younger people. We should watch our speed at all times. I must remind all members to observe the speed limits. We still see cars speeding through our community. This is just a reminder to be careful and watch for these kiddos coming for the summer.

It has been brought to our attention that we still have members that do not observe the rules when playing golf. Our pro shop does not have the time to go out on each infraction. We simply must ask all our golfers to observe the rules around our greens. Each hole has a gold marker indicating no cart traffic should operate inside these markers. Please observe this rule. We have cart paths around our course, which means that when you pull up to a green park on the paths, not up by the greens on the other side of the hole. No carts are allowed on par threes. This is your golf course and it will take each member to make sure we protect it.

ADJOURNMENT

The business meeting was adjourned at 5:47 p.m.

AUDIENCE COMMENTS

Shirley Rogers came forward to give thanks for the new "Family Tees" and the fun that she has been having playing from the shorter tees. Mr. Ingram gave thanks to Shaun Poe for getting this project accomplished.

TREASURER'S REPORT

HOA FINANCIAL SUMMARY - April 2017

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$185,423	\$265,839	(\$80,416)
Capital Reserve Funds	\$25,000	\$25,000	\$0
Capital Non Reserve Funds	\$47,466	\$28,972	\$18,494
Total	<u>\$257,889</u>	<u>\$319,811</u>	<u>(\$61,922)</u>

Note According to the Emerald Bay Homeowners Association bylaws, operating cash can only be designated for operating expenses, and capital cash can only be designated for capital expenses.

OPERATING SUMMARY

<u>Revenue</u>	<u>Current Month</u>		<u>2017 Year To Date</u>		<u>2016 YTD</u>	
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Dues	\$22,239	\$22,235	\$88,938	\$88,940	(\$2)	\$88,314
Other	\$94,876	\$1,975	\$108,200	\$4,350	\$103,850	\$3,064
Total	<u>\$117,115</u>	<u>\$24,210</u>	<u>\$197,138</u>	<u>\$93,290</u>	<u>\$103,848</u>	<u>\$91,378</u>
<u>Expense</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
HOA	\$39,689	\$24,334	\$116,061	\$107,976	(\$8,085)	\$89,783
Total	<u>\$39,689</u>	<u>\$24,334</u>	<u>\$116,061</u>	<u>\$107,976</u>	<u>(\$8,085)</u>	<u>\$89,783</u>
Net Operating	<u>\$77,426</u>	<u>(\$124)</u>	<u>\$81,077</u>	<u>(\$14,686)</u>	<u>\$95,763</u>	<u>\$1,595</u>

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>YTD</u>
Capital Funds Balance - Mar. 2017	\$70,449	
Capital from Sale of Property	\$500	\$4,500
Capital Dues	\$1,517	\$7,562
Gain on Sale	\$0	\$0
Capital Purchases	\$0	\$0
Total	<u>\$72,466</u>	<u>\$12,062</u>
Capital Dues Billed (Apr. 2017)	\$1,516	
	<u>\$73,982</u>	

TREASURER'S REPORT

CLUB FINANCIAL SUMMARY - April 2017

Cash On Hand

<u>Cash On Hand</u>	<u>Current Year</u>	<u>Previous Year</u>	<u>Difference</u>
Operating	\$164,175	\$118,588	\$45,587
Reserve-Upper Neches River Lease (335 mth)	\$25,125	\$21,105	\$4,020
Total Operating	\$189,300	\$139,693	\$49,607
Capital Emergency Reserve (Non Recurring)	\$50,000	\$50,000	
Building Reserve (capped at \$500K)	\$101,973	\$88,641	
Bridge Reserve (capped at \$50K)	\$50,000	\$50,000	
Golf Course Renovations Reserve (capped at \$500K)	\$54,819	\$56,711	
Kitchen Equipment Reserve (capped at \$100K)	\$25,000	\$97,512	
Capital Non Reserve	\$284,022	\$460,505	
Total Capital	\$565,814	\$803,369	(\$237,555)
Total Cash	\$755,114	\$943,062	(\$187,948)

Note According to the Emerald Bay Club bylaws, operating cash can only be designated for operating expenses, and capital cash can only be designated for capital expenses.

OPERATING SUMMARY

<u>Revenue</u>	<u>Current Month</u>		<u>2017 Year To Date</u>			<u>2016 YTD</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Difference</u>	<u>Actual</u>
Dues *	\$119,144	\$117,876	\$476,019	\$471,504	\$4,515	\$467,870
Food & Beverage	\$47,407	\$52,098	\$177,963	\$171,847	\$6,116	\$171,972
Pro Shop	\$13,507	\$20,160	\$59,660	\$70,920	(\$11,260)	\$62,991
Other	\$6,352	\$5,149	\$29,646	\$26,196	\$3,450	\$33,907
Total	\$186,410	\$195,283	\$743,288	\$740,467	\$2,821	\$736,740
<u>Expense</u>						
Administration	\$33,482	\$27,390	\$133,666	\$136,365	\$2,699	\$115,672
Clubhouse	\$16,877	\$16,786	\$66,721	\$67,307	\$586	\$62,387
Food & Beverage	\$53,135	\$57,097	\$221,336	\$215,471	(\$5,865)	\$253,081
Golf Course	\$64,784	\$60,783	\$213,313	\$227,716	\$14,403	\$206,272
Pro Shop	\$17,478	\$18,914	\$64,746	\$74,816	\$10,070	\$69,397
Total	\$185,756	\$180,970	\$699,782	\$721,675	\$21,893	\$706,809
Sub-Net Operating	\$654	\$14,313	\$43,506	\$18,792	\$24,714	\$29,931
<u>Other Expenses</u>						
Contingency	\$746	\$0	\$746	\$0	(\$746)	\$1,025
Bad Debts	\$2,436	\$1,042	(\$5,389)	\$4,168	\$9,557	\$12,290
Bonus Pool	\$0	\$0	\$767	\$0	(\$767)	\$500
Net Operating	(\$2,528)	\$13,271	\$47,382	\$14,624	\$32,758	\$16,116

CAPITAL SUMMARY

	<u>CURRENT</u>	<u>Actual YTD</u>
Capital Funds Balance- Mar. 2017	\$608,574	
Capital Adjustments for April	\$2,254	\$2,254
Capital from Sale of Property	\$10,000	\$90,000
Capital Dues (March)	\$13,653	\$68,575 *
Refund of Initiation Fees	-\$10,000	-\$40,000
Capital Purchases	-\$58,667	-\$319,199
	\$565,814	-\$198,370
Capital Dues Billed (May. 2017)	\$13,696	
TOTAL	\$579,510	-\$198,370

*Accrued to date less pro rated dues

MEMBER DELINQUENCIES**(90 Days and Over)**

Total: **\$55,274.00**

Guidelines for Letters to the Editor

Members have recently submitted letters or articles for publication in the Rainbow Review. In order to be fair to all, the Editor has developed a set of criteria that will be used to evaluate material submitted for publication. Articles should be composed as "Letter to the Editor" as in local newspapers. Letters must be sent to Carl Smith, Editor, by email: cwsmith4193@sbcglobal.net

Hard copies will not be accepted. Guidelines follow:

1. Letters should discuss matters that are relevant to a majority of the membership and must identify the author.
2. Editor reserves the right to edit letters for accuracy, clarity and length. Comments 250 words or fewer have the best chance of being published. There is no guarantee that all letters will be published.
3. No letters will be published that impugn the character of veracity of individual members of the club.
4. Members are reminded that complaints, if any, about staff are to be channeled directly and confidentially to the general manager. Complaints or criticisms of staff will not be published.



Carl Smith
Board Sponsor
cwsmith4193@sbcglobal.net

Barbara Baker
Publisher & Editor
btbaker74@gmail.com

Emerald Bay Club, Inc., does not guarantee the accuracy of any representation contained in any article or advertisement in the publication.

Any comments and/or suggestions regarding editorials should be addressed to Carl Smith

Any advertising in this publication should be addressed to:

Cindy Philpott
903-825-3388
arclub@emeraldbayclub.org

Articles should be submitted to Barbara Baker by the 20th of the month.



pokeno Ladies Night Out



1st
Thursday
of the
month



6:00-8:30

Appetizers-\$6.00

Bring wrapped gift \$10.00

Bring \$5.00 for the final Blackout game!!

Happy hour prices on house wines,
draft beer and well drinks



Paws at The Point

Does your dog appear restless lately? Does he seem bored? Is it cabin fever?

Then come join us at The Point! We are dog owners too. We call ourselves "Paws at The Point."



We take our dogs daily to socialize, exercise and play with their dog buddies. Plus, we get to visit with our neighbors and meet new friends!

Come from 5:00 to 7:00.

Of course, there are dog baggies for us to pick up after our pets.

Come join us, but be forewarned, our dogs let us know at home when its time to go. They love it so much they want to go again!!!





Sunday, July 2nd

Sensational Sunday Brunch

10:15 AM-1:30P M

\$10.95 Adults, Children 12 and under \$6.95

5:00 PM-8:30 PM

Fried Catfish and Chicken Tenders Buffet

with hushpuppies, breaded okra, mashed potatoes,
mixed seasonal vegetables, gravy and biscuits.

\$11.95 Adults,
Children 12 and under \$6.50

Monday, July 3rd

The Club, Golf Course and Swimming Pool will be Open all day.

7:00 AM-10:15AM **Bay Breakfast** \$6.95

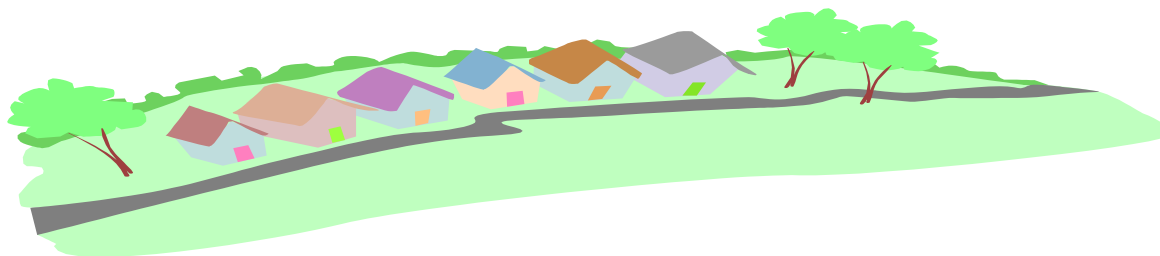
9:30 AM - **Cart Parade Registration and Judging**
in the West Parking Lot. Choose a Super Hero
and decorate your cart, pet or bike as if it were that hero.

10:00 AM - **Cart Parade Begins**

11:00 AM-5:30 PM **Menu Service** in Dining Room

5:30 PM-8:30 PM **“El Bay” Cantina
Menu.**

There will be No Menu Service



NEIGHBORHOOD GROUPS

WILLIAMSBURG MONTHLY DINNER

Join us! Every 1st Tuesday, 6 p.m. at the Club

(Only exception is if 1st Tuesday is followed by a holiday)
Your Williamsburg hostess will continue to call the street's frequent attendees to remind them of each month's gathering, at which time you may make reservation through her or simply call the club yourself to make the reservation.

**All Williamsburg residents are welcome!
Come get to know your neighbors!**

MONTICELLO SUPPER CLUB

Residents in the Monticello area meet for supper on the second Tuesday of each month. Any persons living near Monticello Lane are welcome and invited to attend.

Members of the group take turns hosting the meal, which may be at the club, at their home, or at a restaurant of their choice. For information contact Dicksie Walker, dwalker@evansair.net or Kathy Miller, miller111@nctv.com

SINGLES

We will meet on 4th Tuesday night at 6:00 for dinner and visiting.

If you don't get a call about a reservation,
call Shirley Rogers @903-825-3621
or email: ebladybug@juno.com to make a reservation.

Neighborhood Groups

Information pertaining to neighborhood groups can be sent to Barbara Baker, at btbaker74@gmail.com



Tuesday, July 4th

*Please Note: There will be
No Menu Service all day.*

7:00 AM-10:15 AM Bay Breakfast \$6.95

11:00 AM -3:00 PM - Lunch Buffet:

All American Lunch Buffet featuring hamburgers and hotdogs.

\$11.50 Adults \$7.50 Kids 12 and under

5:00-8:00 PM - BBQ Buffet:

Sliced Smoked Brisket, Smoked Sausage, and BBQ
Chicken Served with rolls, baked beans, coleslaw,
corn on the cob, and banana pudding

\$13.95 for Adults and \$7.95 Kids 12 and under.

**At Dark, there will be patriotic music sung
before the fireworks display.**

Fireworks at Dark:

The Fireworks display will be from the South Bay Bridge.
The bridge will close approximately 30 minutes
before the show. Tune your radios to 107.9 FM for
a live broadcast of music that will accompany the
fireworks. You may park your carts on the range or near
holes 9, 10, 11, 12, 13 and 18. Please do not drive your cart
across the greens, or into the bunkers.

Please call (903) 825-3388 ext. 0 or email
arclub@emeraldbayclub.org to make your dining reservation



160 La Salle Drive
Bullard, TX 75757
903-825-3642
Dr. Darryle Dunks, Pastor

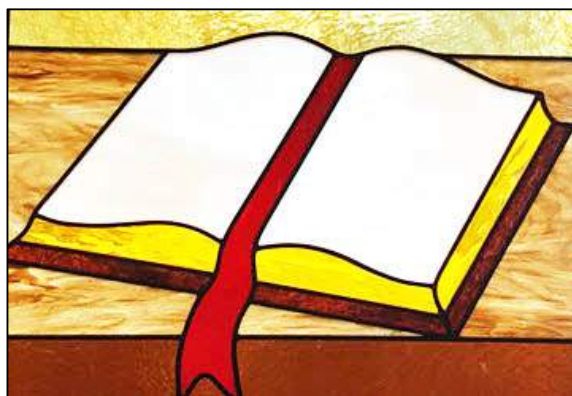
www.emeraldbaychurch.org
facebook.com/emeraldbaychurch
Office hours: 8am-12pm Mon.-Fri.

Sundays:

Early Bird Class - 8:00 a.m.
Worship Service - 9:00 a.m.
Fellowship Time - 10:00 a.m.
Sunday School - 10:15 a.m.

Weekdays:

Women's Bible Study - 10:00 a.m. Mon.
Choir Rehearsal - 5:15 p.m. Mon.
Men's Bible Study - 8:00 a.m. Thurs.



Residents outside of Emerald Bay are welcome.

To be admitted for worship services, stop at the guard gate for a vehicle sticker.

WELCOME

TO OUR NEW ASSISTANT GOLF PRO



Douglas R. Myer, PGA Certified in Operations

"Golf is a game that I have loved since I took my first swing. I hope that I am able to instill this love of the game into everyone that I come in contact with throughout my professional career."

My father instilled the passion and dedication it takes to be great at this sport and playing with my older brother developed my competitive edge. I knew golf was in my blood, and there was no other path to follow.

In 2005, I received my class A PGA membership and ten years later became Certified in Golf Operations. Currently, I am enrolled in the PGA Master Professional program and hope to receive my Master Professional Status by 2019. My career started at Black Lake Golf Club in Onaway, MI. At this top 25 public resort, I had the privilege to work under the first female Master Professional, Pam Phipps. From Michigan, I traveled to the number one private country club in Florida, Boca West Country Club. For the last 8 years I served the golf community in the Dallas area.

I am excited to join the Emerald Bay Club community. I will utilize my expertise in instructional programs, club fitting, and club repair to maximize your golfing enjoyment. I believe everyone has a predetermined natural swing and golfing ability. Making minor adjustments to improve ball striking and optimize ball flight is the key to enjoying the game of golf to the fullest. I can't wait to help the Emerald Bay community enhance their love of golf.

My wife of 11 years, Rebekah, and I grew up in Michigan and there developed our love of the outdoors. Fishing, boating, shooting, camping, and of course golfing, are some of the passions we share. She is a trained teacher who loves working on art and playing with her French bulldog, Stout. For the last three years she served as the Director of Sports and Recreation at Messiah Lutheran Church, Plano, TX.



SALES & SERVICE REPRESENTATIVE

Contact: Rick Trevino

Email: rick.trevino@suddenlink.com

Phone: 903.245.8568

I am here to provide the best experience for Emerald Bay residents when ordering Suddenlink video, internet and phone services. I am also here to provide the award winning customer service by being the contact for any service or billing issues that may occur with my customers.

As a Special Rep. I am able to provide the services that best fit your resident's needs at the lowest possible pricing available.

- HONEST
- ACCOUNTABLE
- SPECIAL PACKAGE PRICING
- CUSTOMER SERVICE LIAISON
- 24/7 CONTACT

I am here to serve and work for the residents in this elite community.

**EMERALD BAY
BENEVOLENCE FOUNDATION**

GAMES DAY

JULY 11, 2017

11:00 to 3:30



\$30.00

LUNCH PROVIDED

CASH BAR



**BRING YOUR
OWN GAMES**



**CASH
OR CHECK
ONLY**



SILENT AUCTION

ALL PROCEEDS GO TO:

THE EMERALD BAY BENEVOLENCE FOUNDATION

RESERVATIONS REQUIRED

FOR RESERVATIONS CALL:

BARBARA BAKER

RESERVATION DEADLINE

903-805-8576

JULY 9, 2017

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*On a qualifying system purchase. Lennox system rebates others range from \$175 to \$1,700. Some restrictions apply. One offer available per qualifying purchase. See your local Lennox Dealer or www.Lennox.com for details.
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**Spaghetti Supper
benefitting Jimmy Marvels
June 8, 2017
6:00pm**

**Dinner includes:
Salad
Spaghetti with Meat Sauce
French Bread
Dessert**

Cost:

“Minimum” donation of \$12 per person

Reservations are Required

RSVP to arclub@emeraldbayclub.org





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LGA NEWS

PARADISE XL111 Results

FIRST - Bruce Wurdeman, Jim Walker, Steve Chalender, Cayla Washburn, Lisa Walker, Patricia Foursha, minus 19

SECOND – Scott Kirkpatrick, John Caiola, Bill Lumley, Sue Ann Murff, Bev Weesner, Becky Kirkpatrick, minus 18

THIRD –Ed Verzosa, Michael Brosang, Derwin Deshazo, Marilyn Brosang, Hollie Baker, Carrie Hindman, minus 17

FOURTH – John Miller, Rosealie Carter, Doug Dotson, Bob Stein, Nita Ingram, Deb Pescatore, minus 17

THANK EVERYONE FOR PLAYING AND CONGRATULATIONS TO ALL THE WINNERS?

LGA MEMBER/GUEST RESULTS

FIRST FLIGHT – GROSS: 1st Michele Goforth, Lori Daniel, Lina Acker, Susie Presswood, 71

2nd Debbie Youngman, Janie Caldwell, Tanya Magnus, Lindy Fox, 72

3rd Rosealie Carter, Ella McGaughey, Ginger Faulk, Channey Hodges, 75

NET: 1st Bev Weesner, Liz Frawley, Betty Rinheart, Jane Irwin, 62

2nd Dorothy Botti, Wanda Shaeffer, Tina Rounds, Jane Shell, 65

3rd Kathy Miller, Carroll Lumley, Marilyn Brosang, Joanne Mewbourne, 68

SECOND Flight – Gross: 1st Eva Chou, Sally Stafford, Linda Forchione, Christy Roberson, 76

2nd Donna Pearce, Debbie Coker, Mackie Meeks, Tonya England, 82

3rd Cayla Washburn, Martha Swenson, JoDeane Sherrill, Sharon Sherrill, 84

NET: 1st Lisa Walker, Carolyn Mills, Betty Rutledge, Sherry Adams, 63

2nd Nita Ingram, Nancy Brinson, Kathy Strain, Shirley Poulan, 65

3rd Raye Barker, Carol Jones, Peggy Craft, Pat Orr, 65

What a great turnout we had. Thank you to all the ladies who participated and

Congrats to all the winners!

Thank you – Thank you to all our LGA members, sponsors, and volunteers who helped make the PARADISE Tournament one of the best ever!!

See you on the course - Michele



Gibb Insurance Agency

25 years experience saving clients money on their **insurance**.

We are an **INDEPENDENT INSURANCE AGENCY**.
What does that mean for you? It means we will shop multiple companies to find the right coverages at the best price. We can quote all your insurance needs. Home, Auto, Boats, RV's, Motorcycles, Jet Skis, even Health, Life or Long Term Care.

We have some home companies that give up to a 25% discount for living in Emerald Bay.



903-561-0009 Gilbert Gibb

Call and Save!





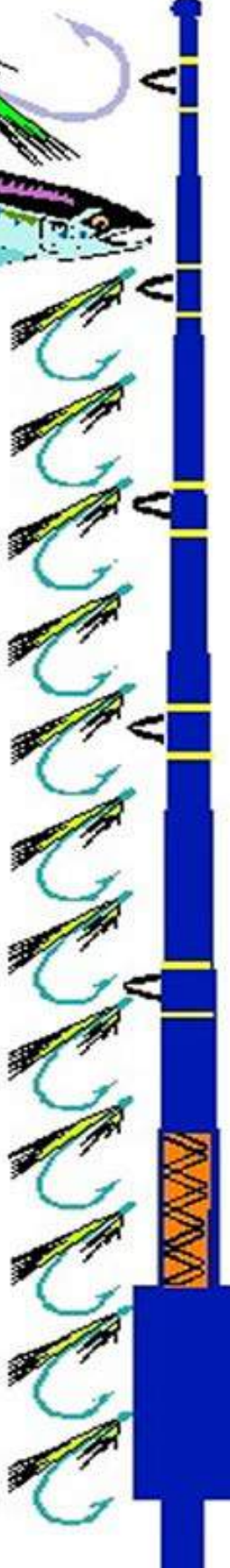
Emerald Bay Fishing Club

The Emerald Bay Fishing Club had its monthly meeting of April 25, 2017 with approximately 20 members present. Charlie Hale began the meeting with the treasurer's report with emphasis on the funds donated for the boat ramp improvements. At this writing those improvements have begun and the retainer wall on the "point" is largely completed. Measures are now being taken for staining, sealing and providing some type of lighting for the pier.

Plans continue for the complimentary fish fry for those families that donated to these improvements. Hopefully that will be in June.

The tournament scheduled for April 29 was re-scheduled for May 1st due to bad weather. Larry Lummus and Dennis Reeves won the hybrid bass division. Dick McGaughey and Stan Martin won the black bass division. There were no entries in the croppie division.

There was no guest speaker at this meeting. If any member has a suggestion for a speaker, please let President Steve Adams know. Members are always encouraged to attend the meetings and club events.



The Cart Barn

Between Emerald Bay and Brookshire's on FM 344 W

NEWS FROM THE CART BARN

We are now Authorized EZGO Dealers and will have unlimited access to late model carts without having to go through another dealer. I would also like to welcome my son, John Rogers, to the business. John officially started in August.

Accessory Sale

Sunbrella Tract Style Enclosure \$600
12" Custom Wheels & Tires \$500 & up
Rear Flip Seat \$400
Headlight, Tail lights kit \$179

Golf Carts For Sale

(2) 2015 Yamaha Drive: \$3,799
(1) 2013 Yamaha Drive: \$3,395
(2) 2014 EZGO TXT 48: \$3,200
(2) 2013 EZGO TXT 48: \$2,995
(2) 2013 EZGO RXV : \$3,000

Golf Cart Batteries

(6) Trojan T-105 6 Volt batteries \$700*
(6) Trojan T-875 8 Volt batteries \$750*
(4) Trojan T-1275 12 Volt batteries \$700*

**Price includes installation and exchange of old battery cores.*

Join our Annual Maintenance Program and allow us to keep your cart in good condition. AMP members also receive reduced rates on labor charges. For more information or to sign-up call 903-825-3416 or email me at drogers@cartbarn.net.

HAIR-NAILS BY SHARON

Shop immediately adjacent to Emerald Bay Gate

Owner: Sharon Williamson



Introducing



Sharan L Gibson

(46 yr. experience with Color, Color Correcting,
Perms, **Women & Men's** Haircuts)

By Appointment

Sharon Williamson

903-312-9833

Sharan Gibson

903-561-5348

Shop # 903-825-7878

Emerald Bay Junior Golf Camp Registration



Date: June 20th-23rd Ages 6 yrs – 15 yrs

Cost is \$40 per golfer and Includes:

- Registration Day Goody Bag (shirts and/or hats and other goodies)
- Drinks and snack during training sessions
- Daily 1 hr training sessions (mornings) separated by age group
- Daily Activities in the afternoon and evening such as swimming, hot dog dinner, Jr. Golfer Scramble, Pickle Ball and more



NEW Junior Golf Camp Alumni (over 15 yrs) may sign up as volunteers and help with all aspects of the Camp (golf and non-golf activities). Encourage our Camp Alumni to stay connected.

How to Register or Sign Up As An Alumni Volunteer

- **Jr Golfers** - Complete the Registration form in Rainbow Review and turn in to the Pro Shop (registration forms available in the Pro Shop too) – Cost of the camp can be billed to account or paid by check
- **Alumni Volunteers** – complete information requested on the Registration Form and turn in to the Pro Shop
- **Registration Deadline is June 1st, 2017**

Bullard Mission House and Mission Clinic are now open

The Clothes Closet is open for business!

Accepting ladies, men and children's clothes only

Open to serve clients:

3rd and 4th Wednesdays 9-12

Want to help??

Meet Mondays at 2 p.m. to fold and hang clothes

Just show up...no need to call
For more information contact:

Katherine Bunce

903-894-3055

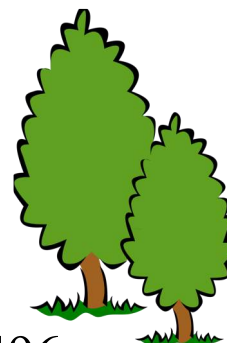
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FOOD & RESERVATIONS PLEASE



Members are asked to make reservations when eating at the Club. This allows staff to ensure sufficient quantities, especially for special occasions and buffets.

Emerald Bay Club's goal is to provide quality dining to members.

Call 903-825-3388

Food Orders to Go and All Dining Reservations, Ext. 2

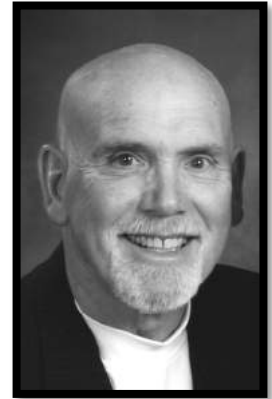
Food orders have one reserved parking space by the pool designated for members who are picking up food to go.

Please do not park in driveway between the patio and the golf cart parking area.





Cordova Real Estate is proud to announce the addition of Pug Nickel to the company.



Pug is a seasoned Real Estate agent who was first licensed in 1981 and quickly became a Broker in 1982. In his first year at Ebby Halliday, he was awarded Rookie of the Year for his outstanding performance as an Agent. As his career progressed he was in the "Top Ten Producers" for all of DFW area with REMAX for several years. In 1998, he moved to Emerald Bay with his wife Nancy and continued Real Estate as his own Broker until 2014 when he "retired". In order to become licensed again, The Texas Real Estate Commission required 180 hours of course study so he is completely up to date on all Laws, Rules and Regulations pertaining to the practice of Real Estate in Texas. We are honored he has chosen Cordova Real Estate to sponsor him in his return to Real Estate. Please contact him or any of us for your Real Estate needs.

John P Cordova
Broker
903-520-5321
jpcordova777@gmail.com

Dena Culpepper
Agent Associate
903-707-1929
denaculpepper@att.net

Pug Nickel
Agent Associate
903-216-5157
PugNickel@gmail.com

VACATION BIBLE SCHOOL is coming to Emerald Bay Community Church!



When: June 12 – 16th, 9:00 a.m. to Noon

Who: Children and grandchildren of church members and Emerald Bay residents

Ages: Pre-Kindergarten through Grade 6 – and teen helpers!

Register now! Forms are available in the Rainbow Review, from the church office, and on our website. One form for each child or teen helper, please!

Call 903-825-3642 or email office@emeraldbaychurch.org for more info!

Steve the Handyman

903-258-0324

NO PAINTING

Electrical work

Plumbing

Fence repair

NO JOB TOO SMALL

****Important Reminder ****

Please
remember to pick up
after your dog when you
are out for a walk!!
Be considerate to others!

Golden Tee Golfers

Play 9 holes
Tuesdays & Fridays
@ 8:30 a.m.

Cost to play is \$1.00

Check in time is no
later than 8:15 a.m.

First time players,
the annual dues is
\$25.00

If you have questions, call:

Roger Hudson
903-825-1977

Tom Stuart
903-825-6774

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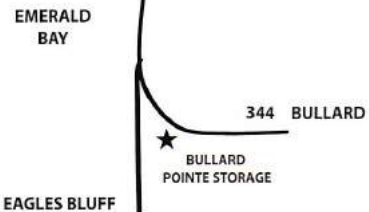
ALAN AYERS

903-330-2011



Have an
awesome
Summer!

1 MILE SOUTH OF EMERALD BAY



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ahmeacham
@gmail.com

Resident of Emerald Bay



**Emerald Bay Community
Church
Vacation Bible School
June 12 – 16, 2017
9:00 a.m. – 12:00 noon
REGISTRATION FORM
Pre-Kindergarten through Grade 6**

Child's (or Teen Helper's) Name _____ Boy _____ Girl _____

Parent/Guardian Name _____

Address _____
(Street Address, City, State, Zip Code)

Phone _____ Cell _____

LOCAL EMERGENCY CONTACT

Name _____ Phone # (Home) _____ Cell _____

Name _____ Phone # (Home) _____ Cell _____

Child's Birthdate _____

Last Grade Completed in School _____

Medical Information or Food Allergies: _____

TEE SHIRT SIZE:

CHILD: Small _____ Medium _____ Large _____

TEEN/ADULT: Small _____ Medium _____ Large _____ XXL _____ XXXL _____

**2017 EMERALD BAY CLUB JUNIOR GOLF CAMP REGISTRATION FORM
TUESDAY, JUNE 20th THROUGH FRIDAY, JUNE 23rd**

INSTRUCTION TIMES

8:30 a.m. – 9:30 a.m.
Ages 6 (by Sept.) – 7

9:45 a.m. –10:45 a.m.
Ages 8 - 10

11:00a.m.-12:00
Ages 11 - 15

The fee is \$40.00 per Jr. Golfer. There are additional charges for the Hot Dog Dinner on Tuesday. You may charge the fee to your member account or pay by check. Make your **CHECK** (no cash) payable to: EMERALD BAY CLUB, INC. with Jr. Golf written in memo at bottom. Turn this form into Pro shop along with a check or club number for account charge. Registration dead line: **June 1st**.

There is no fee required for Junior Golf Alumni that would like to volunteer. Just complete form and return.

The range can be used by the junior golfers without charge through Friday.

If you have questions, please contact Kathy Miller (903-710-2118). A schedule of events will be provided later.

**FILL OUT THE BELOW INFORMATION FOR EACH JUNIOR GOLFER
AND JR GOLF ALUMNI VOLUNTEER**

JR. GOLFER’S OR ALUMNI’S NAME _____ AGE _____ M/F _____

EMERALD BAY SPONSOR’S NAME _____

EMERALD BAY SPONSOR’S CONTACT NUMBER _____

ANY PROBLEMS THE PRO OR VOLUNTEERS NEED TO KNOW? _____

(explanation if yes)

For Jr. Golf Alumni volunteers, please indicate below if there is an area they would like to be assigned

GOLF RELATED ACTIVITIES

AFTERNOON/EVENING ACTIVITIES

I AGREE TO HOLD EMERALD BAY CLUB HARMLESS FROM ALL LIABILITY AND TO FULLY INDEMNIFY THEM FROM ANY CLAIM OR DAMAGE.

Member’s or Parent’s signature

CHECK T SHIRT AND CAP SIZES FOR JUNIOR GOLFER

Junior Golfer Name – Please print	T Shirts – Check One	Caps
	<u>Youth Sizes</u> _____ Med (10-12) _____ Large (14-16) <u>Adult Sizes</u> _____ Small, _____ Med, _____ Large, _____ XL, _____ 2XL	_____ Youth Size _____ Adult Size