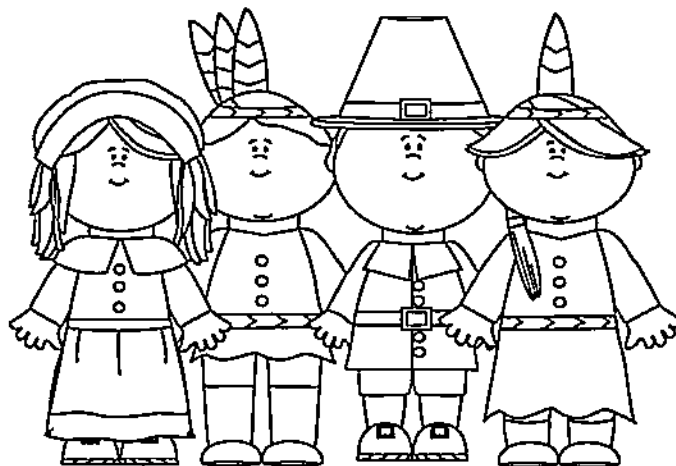


The Thanksgivings *Translated from a traditional Iroquois prayer*
Harriet Maxwell Converse

We who are here present thank the Great Spirit that we are here to praise Him.
We thank Him that He has created men and women, and ordered that these beings shall always be living to multiply the earth.
We thank Him for making the earth and giving these beings its products to live on.
We thank Him for the water that comes out of the earth and runs for our lands.
We thank Him for all the animals on the earth.
We thank Him for certain timbers that grow and have fluids coming from them for us all.
We thank Him for the branches of the trees that grow shadows for our shelter.
We thank Him for the beings that come from the west, the thunder and lightning that water the earth.
We thank Him for the light which we call our oldest brother, the sun that works for our good.
We thank Him for all the fruits that grow on the trees and vines.
We thank Him for his goodness in making the forests, and thank all its trees.
We thank Him for the darkness that gives us rest, and for the kind Being of the darkness that gives us light, the moon.
We thank Him for the bright spots in the skies that give us signs, the stars.
We give Him thanks for our supporters, who had charge of our harvests.
We give thanks that the voice of the Great Spirit can still be heard through the words of Ga-ne-o-di-o.
We thank the Great Spirit that we have the privilege of this pleasant occasion.
We give thanks for the persons who can sing the Great Spirit's music, and hope they will be privileged to continue in his faith.
We thank the Great Spirit for all the persons who perform the ceremonies on this occasion.



Board Contact Information

| Name | Phone Number | Email |
|---------------|---------------------|------------------------|
| Rickie Brown | (209) 304-4772 | Rbrown.toca@att.net |
| Dana Calhoun | (530) 306-4624 | Dcalhoun.toca@att.net |
| Dean Morrison | (209) 274-0239 | Dmorrison.toca@att.net |
| Bill Six | (209) 772-0812 | Bsix.toca@att.net |
| Ann Hutson | (209) 274-4271 | Ahutson.toca@att.net |
| Rosa Lopez | (209) 274-4382 | |
| Steve Brown | (209) 781-6425 | Sbrown.toca@att.net |

Staff Contact

| Name | Phone Number | Email |
|---------------------------------------|--|--------------------------|
| Terri Bailey Community Manager | (209) 274-6056 Office (209) 351-0565 Cell | Terri.toca@att.net |
| Elizabeth Hughes Assistant Manager | (209) 274-6056 | Elizabeth.toca@email.com |

Agenda Board of Directors
Regular Meeting Tuesday, October 15th, 2019, at 6:00 PM

- A. Call to Order:
- B. Roll Call of Directors:
- C. Reading of Meeting Rules:
- D. Approval of Minutes:
 - a. Approval of Regular Board of Directors Meeting Minutes of September 17, 2019
 - b. Approval of Executive Session Minutes of September 17, 2019
 - c. Approval of Regular Board of Directors Meeting Minutes of July 16, 2017
- E. Open Forum:
- F. Treasurers Report:
 - a. Financial Statements: Profit and Loss & Balance Sheet July and August
 - b. Lien Approval
 - c. Approval of 2018 Annual Financial Review.
- G. Maintenance Report:
 - a. Various Miscellaneous Items
- H. Community Manager Report:
 - a. Discussion and Possible Action Related to Possible Ballot Items
 - b. Appointment of Road Repair Committee
 - c. Discussion and Possible Related to Spa Repairs
 - d. Results of Annual Gas Leak Survey
 - e. Results of Annual Fire Hydrant Inspection
 - f. Projects List
- I. Community Manager Replacement Committee
 - a. Status of Applications
 - b. Various Miscellaneous Items
- J. Wastewater Report:
 - a. Update of Application Process to SWRCB
 - b. Various Miscellaneous Items
- K. Treated Water Report:
 - a. Discussion and Possible Action Related to Treatment Plant Closure and Plant De-certification
- L. Social Committee Report:
 - a. Upcoming Events
- M. Design Review:
 - a. Lot 173 – Request to expand parking into front yard.
- N. Discussion and Possible Action Related to 2020 Budget
 - a. Discussion and Possible Action Related to Dues Increase
 - b. Discussion and Possible Action Related to Increase in Facility Fee
- O. Discussion and Possible Action Related to Personal Use Generator Rules
 - a. Ratification of Generator Rules
- P. Discussion and Possible Action Related to Annual Disclosures
- Q. Future Agenda Items: This item is to Provide Board Members an Opportunity to Request Items to be Placed on Future Agendas. Not an action item.

Open Forum Rules: During the open forum, each attendee may address the board for up to 5 minutes. A director or manager may briefly respond to statements made or questions asked. Speakers must observe rules of decorum and not engage in obscene gestures, shouting, profanity, or other disruptive behavior. If the

speaker is in the middle of a sentence when the time is called, he/she may finish their thought before sitting down. The time guidelines ensure that others will have an opportunity to speak. Speakers may not allow their time to others. All persons must follow meeting rules. *

*Meeting Rules: As provided in the "Open Meeting Act," members may observe the meeting but do not have the right to participate in the Board's deliberations or votes. Members may address issues during the open forum portion of the meeting. If attendees become disruptive, they may be expelled from the meeting, and the Sheriff called. Recording Meetings: Regular Meetings of the Board of Directors are recorded for record-keeping purposes. The meetings are not a public meeting, and any recording of the meeting must be approved by the board beforehand.

Executive Session Tuesday, October 15, 2019, 6:00 PM

Type of Meeting: Executive Session

- Hearing: Members "Not In Good Standing" Determination.
- Discussion and Possible Action Related to Delinquent Account, Formal Complaints Received and Violation Letters
- Review Applicants for Community Manager Position
- Discussion and Possible Action Related to Pending Litigation

Violations Report September 2019

Total Violation letter sent:

| | |
|-------------------------|----|
| September 10, 2019 | 15 |
| September 25, 2019 | 30 |
| 1 st Notices | 32 |
| 2 nd Notices | 10 |
| 10 Day Notices | 2 |
| \$100 Fine Notices | 1 |

Type:

| | |
|----------------------------------|----|
| Appliance | 3 |
| Carport | 10 |
| Deck | 1 |
| Disabled Vehicle | |
| Furniture | |
| Holiday Décor | |
| Parking in Yard/Street/Visitor's | 14 |
| Sports Equip. | 1 |
| Trailer | |
| Trash/Debris | 2 |
| Weeds/Landscaping | 13 |
| Yard Waste Pile | 1 |

Minutes of Regular Board meeting of Tuesday, August 27, 2019, 6:00 PM

Call to Order: Meeting was called to order by President R. Brown at 6:00 PM.

Pledge of Allegiance was delivered.

Roll Call of Directors:

Directors Present: S. Brown, R. Brown, Calhoun, Hutson, Lopez, Morrison, and Six.

President R. Brown requested agenda item H be move to the beginning of the meeting to accommodate Supervisor Forester. All Board members agreed.

Supervisor Forester explained the Buena Vista Tribe allocated \$250,000 for residential noise mitigation. The County is looking at the impacted area of the Buena Vista corridor. Jackson Valley Road is impacted due to the new stop sign. Each request will be assessed. A wall has been suggested to help with road noise on Jackson Valley Rd. President R. Brown stated a wall would probably be the easiest and most convenient. Supervisor Forester stated easiest is usually the most expensive. Director S. Brown stated changing old windows to double-paned windows would be the least costly. Also, the County could have someone do a study and advise what is best. Member stated he does not want a wall that would block the view. Traffic laws need to be enforced so trucks are not using Jackson Valley Road. Traffic on Jackson Valley Road. has more than doubled since the casino opened. Supervisor Forester stated there may be funds available through the Community Fund. Although the funds are used for roads, some funds may be used for noise mitigation. He cannot tell the Community that a wall is the best option. That decision will have to come the Oaks Board of Directors. There are other ways to mitigate the noise. One way is putting in trees for noise suppression. An expert can assess the needs and advise different mitigation methods. Director Morrison stated that trees are the least invasive. A wall will make backyards very dark. Supervisor Forester said they sent letters to everyone on Jackson Valley Road, Buena Vista, and Coal Mine Rd., informing them of the noise mitigation funds and inviting them to apply. Anyone can apply, even if they did not receive a letter. All applications will be considered. There are going to be a lot of people who are not going to be happy with the process. Many will be asking for \$20,000 or more, and \$250,000 does not go very far. Member asked if the mitigation funds are yearly or one time. Supervisor Forester stated they are one time. The Board needs to decide what is best for The Oaks. A noise expert could help determine what would be best for the park. President R. Brown asked if the County is going to provide a noise expert to do a study. Supervisor Forester stated Community Funds could be used to have an engineer perform a noise assessment study. President R. Brown said that would be helpful. A lot of homeowner questions could be answered. Supervisor Forester noted that the study would be outside the grant timeline. It could be three or four months. It will give options, other than a wall. Director Calhoun suggested forming a committee with community members to fill out the application. Member suggested that individuals apply for double-pane windows. Supervisor Forester stated the funds committee might only give 50% of what is asked. Due to the large number of residents, the County could get the assessment done with the Community Funds. Then, when the Board decides what should be done, the County could fund it through the Community Fund. Director Calhoun asked how the deadline of October 11, 2019 was decided. Supervisor Forester stated it was decided 4 - 6 weeks was adequate time. Supervisor Forester will take the plan to the Board of

Supervisors for approval. President R. Brown noted those who received an application should complete it and send it in. Supervisor Forester stated there should be adequate funds in the Community Fund, and given the number of residents in the park, it should be a good case for approval. An expert will be hired and will give options to the Board of Directors for a decision.

Approval of Minutes:

Approval of Regular Board of Directors Meeting Minutes of August 20, 2019:

Director S. Brown moved to approve the minutes of August 20, 2019, as corrected. Director Calhoun seconded. Motion passed: 6-0-1-0, with Director Hutson abstaining. The minutes will reflect Director Lopez's request to clarify in the minutes she was asking why anyone should be excluded from the application process. Her opinion is anyone, including Oaks residents, should be considered for all positions.

Approval of Executive Session Minutes of August 20, 2019:

Director S. Brown moved to approve the minutes of the Executive Session of August 20, 2019. Director Calhoun seconded. Motion passed: 6-0-1-0, with Director Hutson, abstaining.

Open Forum:

Director Lopez asked why it is taking so long to replace the map sign. Community Manager Bailey stated she is working with the sign company.

Member informed the Board she is having an oak tree trimmed, and her driveway will be blocked while it is being done. Director S. Brown asked if she had submitted a design review application. President R. Brown stated it was not necessary because she is just trimming it, not taking it out. Director S. Brown said the CC&Rs require any alterations to an oak tree be approved by the Board of Directors. President R. Brown stated the tree does need trimming. Director Hutson said she thought if residents used certified arborist, it wasn't a violation. Director Six asked if member could submit a design review application on an emergency basis. President R. Brown stated she could. Community Manager Bailey read the section in the CC&R regarding oak tree alterations. Member was given an application, and the request was added to the agenda for board approval.

Member asked if there is anything that can be done about the feral cats in the park. She is having to replace her entire front porch due to damage done by feral cats. President R. Brown stated if feral cats are caught and taken to the APCA, they will spay or neuter the cat. However, they will return the cat to where they were found. President R. Brown stated all animals in the park are supposed to be kept indoors or on a leash, including cats. Director Calhoun stated this is an ongoing problem. She suggested we trap the cats and relocate them across the street, where they are needed to control the rodents. If the cats are fed across the street, they would stay over there. Then they can be slowly weaned from the food and would start catching rodents for their food. Member stated they are needed in the park for the same reason. Director S. Brown said if cats are kept in cages near the ponds for a few days, they will become used to the area and will not leave when let loose. Member stated any cat living in the Park should be spayed or neutered. Director S. Brown noted that it is a good potential rule change for all animals. President R. Brown directed cages be obtained to start catching feral cats and relocating them across the street.

Member asked Community Manager Bailey if she heard from the fire department about the fire break/hazard in the field next to The Oaks. Community Manager Bailey stated she talked to the fire department, and they said there was nothing they could do about it. Director Hutson stated we used to

go over and clear the fence line. Community Manager Bailey stated the property owner no longer will allow us to come on the property.

Director Calhoun stated she would like to schedule a Safety Committee meeting to discuss past items and possible crosswalk locations. Safety Committee will meet on September 25, 2019, at 11:00 am. Anyone is welcome to attend.

Treasurers Report:

The Treasurer's Report for July 2019 was delivered by Director Calhoun.

As of July 31, 2019: Cash on hand: \$242,398; Total Income: \$87,826; Total Expenses: \$99,615: Net loss for July 2019: (\$11,789)

The Treasurer's Report for August 2019 was delivered by Community Manager Bailey.

As of August 31, 2019: Cash on hand: \$223,565; Total Income: \$97,583; Total Expenses: \$111,737: Net loss for August 2019: \$14,154)

Director S. Brown moved to approve the Treasurer's Report. Director Hutson seconded. Motion passed: 7-0-0-0.

Lien Approval:

Director Calhoun read the lien information for Board approval.

1) ROD5949 – \$2,942.48: Director S. Brown moved to approve lien. Director Six seconded.

Motion passed: 7-0-0-0.

2) DKNP5544 – \$4,055.86: Director Hutson moved to approve lien. Director Lopez seconded.

Motion passed: 7-0-0-0.

3) LGNP5654 – \$2,626.36: Director S. Brown moved to approve lien. Director Morrison seconded.

Motion passed: 7-0-0-0.

4) BFPC5805 – \$2,152.80: Director Hutson moved to approve lien. Director Morrison seconded.

Motion passed: 7-0-0-0.

Approval of 2018 Annual Financial Review: Community Manager Bailey explained she is waiting for the report.

Maintenance Report:

Director Morrison delivered the Maintenance Report. On August 30, 2019, Director Morrison received a call regarding dogs barking. Director Morrison asked if the caller notified the security patrol. The caller stated they had not seen the security patrol for a while. Director Morrison went to investigate and found a red Mustang with the hood up and a people sleeping in the car. Director Morrison and security patrol escorted them out of the park. On September 2, 2019, there was a gas leak on Red Oak Dr. Director Morrison did not smell gas. The next day, Bradley used a gas detector and found a small leak on the resident's side. He advised the resident to have it fixed. Three streetlights were broken over the weekend. The water treatment plant disconnection went as planned. We are now disconnected from the water treatment plant. The front gate keypad is installed and operational. Director Lopez asked how to use the keypad. Community Manager Bailey explained how the new keypad works. Director Morrison stated the new playground is being completed. Director Morrison requested approval to purchase rock to be placed around the fire hydrant and other common areas on Jackson Ct. It will take 3 – 4 yards. Board consensus is to buy the rock.

Community Manager Report:

Community Manager Bailey delivered the Community Manager's report.

Discussion and Possible Action Related to Replacement of Gazebo:

Community Manager Bailey presented a contractor's bid for \$7,500 to replace the gazebo at the pedestrian gate and examples of others. Director Lopez stated there is quite a difference in prices. Community Manager Bailey explained the less expensive ones are of lower quality and do not include installation. Director Morrison said he didn't understand why the roof could not be taken off, and the post replaced with steel beams and then re-do the roof. It would be more cost-efficient. President R. Brown stated if we had full-fledge carpenters, it might be okay. Even if we did, they would still have to re-set the footings. In the long run, it won't save that much money. Director S. Brown asked if one of the examples is a kit and if our crew could do the installation. President R. Brown stated that there are uneven areas that would need to have legs cut or be leveled and concrete poured. If not done correctly, it could be a tripping hazard. Director S. Brown stated it doesn't matter who installs it; it will have to be leveled. There should be a pad poured under the gazebo. It doesn't matter who does the install; it needs to be correct. Director S. Brown asked the contractor if it would be better to pour a pad or not. The contractor, David Smith, stated a pad will be stronger, but it was not included in the quoted price. Director Hutson asked if the post can be adjusted to uneven ground, so the roof is even. Mr. Smith confirmed this would be done. Director Calhoun stated we need to get this done now and by a contractor. Director Calhoun moved to approve the bid from Valley Design for \$7,500. Director Hutson seconded. Motion passed: 7-0-0-0.

Discussion and Possible Action Related to Street Lights:

Community Manager Bailey stated a member asked about the possibility of raising the streetlights to keep them from being vandalized and to provide better lighting. Before she does any research, she would like the Board's opinion on raising the height of streetlights. Director Calhoun said absolutely. Director Hutson stated if the lights go any higher, the light would shine into homes, that's why they went with lower lights. Director Lopez said they should be higher, so they aren't vandalized. Director Hutson asked how high we go above the rooflines. Community Manager Bailey asked if there was interest on the Board for more information. Director Hutson moved to have Community Manager Bailey research the costs and details for raising the streetlights. Director Calhoun seconded. Motion passed: 5-2-0-0, with Directors Morrison and Six voting no.

Discussion and Possible Action Related to BVAC Meeting:

Community Manager Bailey explained the attached agenda was to notify Board Member of the upcoming meeting.

Discussion and Possible Action Related to Fishing Pond Aeration:

Community Manager Bailey explained the pond aerators are still having problems. The two installed were too small and have been burning up. She would like advice on aerator size and type. Director Calhoun moved to get expert opinion on size and type of pumps needed for the fishing pond. Director Hutson seconded. Motion passed: 7-0-0-0.

Discussion and Possible Action Related to Possible Ballot Items:

Community Manager Bailey explained at next month's board meeting she will be asking the Board for possible ballot items.

Projects List:

Community Manager Bailey stated the annual gas safety survey and gas certification training are scheduled for October. Bark for the playground was partially delivered today; the rest will be delivered

tomorrow. The shed is being ordered. The keypad at the entrance gate has been installed and is working. Board confirmed the gate will be opened for commuter hours. There is an underground electrical ground fault that needs to be repaired. Upchurch Electric will be coming out to make the repair. A temporary repair was completed a couple of months ago. A permit is required for the permanent repair. Community Manager Bailey is working on getting solar estimates. The utility meter audit has been completed. There is a utility district near Susanville that purchased pond aerators that are too big for their ponds. Community Manager Bailey thinks we might be able to get the aerators at a discount price. If they are asking a reasonable price, a special meeting may be called to approve the purchase.

Discussion and Possible Action Related to Casino Road Noise Mitigation:

This item was moved to the beginning of the meeting

Wastewater Report:

Community Manager Bailey stated Bradley Hobgood will be testing for his level II wastewater certification.

Treated Water Report:

Discussion and Possible Action Related to Treatment Plant Closure and Plant De-certification:

Community Manager Bailey stated the disconnection from the plant and water delivery systems went well. We are waiting for the State to give final approval for de-certification of the water treatment plant.

Social Committee Report:

Director Calhoun stated flyers for The Taste of the Oaks are on the back table. The Taste of the Oaks will be a food tasting contest. There will be entertainment. Tasting costs \$5.00. 50% of the proceeds will be given to the Social Committee. The other 50% will go to the winner.

Community Manager Bailey stated that we will be showing the movie Hocus Pocus on October 25. She will be having a candy game during the movie. Players watch for certain things, and when they happen, players will jump up. First player to jump up will receive candy.

Kid's Bingo was a lot of fun. The kids enjoyed playing.

Design Review:

Lot 194 – Request to replace fence: Director Hutson moved to approve replacing fence. Director S. Brown seconded. Motion passed: 7-0-0-0.

Lot 12 – Install shed in backyard: Director S. Brown moved to approve shed with the stipulation that it is within the setback requirements. Director Hutson seconded. Motion passed: 7-0-0-0.

Lot - Emergency approval for oak tree trimming: Director Six moved to approve tree trimming. Director Hutson seconded. Motion passed: 7-0-0-0.

Discussion and Possible Action Related to 2020 Budget:

Community Manager Bailey presented the 2020 Budget as discussed at the Budget Workshop. The budget includes a \$3.00 increase in the assessment and a \$2.00 increase in the Facility Fee. Next month will be an action item on the agenda to implement the increases. President R. Brown stated the

increases will start next year. Director S. Brown moved to approve the budget as presented. Director Lopez said she does not agree with prior budgets having more expenses than revenue. Community Manager Bailey stated those are the actual expenses and revenue, not the budgets. Director Hutson seconded. Motion passed: 6-1-0-0, with Director Lopez voting no.

Recruitment of Community Manager Committee Report:

Community Manager Bailey stated the Community Manager position is listed on the websites: Craig's List (Stockton and Sacramento), Indeed, and another online site. She has received a couple of applicants that seem qualified. The deadline for applications is October 15. The Board needs to think about a plan B if no one is found before April 30. On October 15, at 4:30, the Recruitment Committee will meet to review applications. Later that evening, the Board will meet in executive session to review applications and committee recommendations.

Director Six asked if an accountant would be a good candidate. Community Manager Bailey stated, yes. Director Lopez asked when advertising started. Community Manager Bailey stated right after the last meeting.

Discussion and Possible Action Related to Annual Disclosures:

Community Manager Bailey requested this item be tabled. Director S. Brown moved to table this item. Director Hutson seconded. Motion passed: 7-0-0-0.

Discussion and Possible Action Related to Personal Use Generator Rules:

President R. Brown asked if the rules have been posted for 30 days. Community Manager Bailey stated, yes, 28 days is the required time. Director S. Brown said generators can be operated during quiet hours, and the printed rules state they cannot be operated during quiet hours. Community Manager Bailey stated the rules posted state can be operated. Director S. Brown noted that rule #4 should say permanent generator. Community Manager Bailey verified the posted rules did not contain the word permanent. Director S. Brown moved to re-post the corrected generator rules. Director Hutson seconded. Motion passed: 7-0-0-0.

Future Agenda Items: Director Calhoun would like to discuss open forum rules.

Director Hutson moved to adjourn to executive session. Director Lopez seconded. Motion passed: 7-0-0-0.

Meeting adjourned at 7:57 pm

Executive Session Tuesday, August 27, 2019, 6:00 PM

Type of Meeting: Executive Session

- Discussion and Possible Action Related to Delinquent Account and Violation Letters – The board reviewed past due account and gave direction to the Community Manager.
- Discussion and Possible Action Related to Pending Litigation – No action taken.
- Discussion and Possible Action related to Personnel Issues – No action taken.

| | 8/31/2019 | Reserve Withdrawal | Reserve Deposits | 9/30/2019 |
|-----------------------------------|----------------|-----------------------|---------------------|----------------|
| Operating Bank Accounts* | 20,614 | | | 7,306 |
| Edward Jones Money Market | 70,712 | 6,939 | 138 | 72,034 |
| Edward Jones CD | 50,391 | - | - | 50,391 |
| Edward Jones CD | 102,462 | - | - | 102,462 |
| General Reserve BBVA | - | - | - | - |
| Water & Sewer Treatment Reserve | - | - | - | - |
| Reserve CD | - | - | - | - |
| General Reserve CD Bank of Amador | - | - | - | - |
| Water & Sewer Reserve Eldorado | - | - | - | - |
| | 223,565 | 6,939 | 138 | 224,887 |
| Total Cash Available | 244,179 | 6,939 | 138 | 232,193 |

Accounts Receivable 76,871 78,723

Reserve Fund Expenditures: A&D Gate 1073.31 for gate repairs USA Blue Book 1215.15 for station guard at lift station Guys Saw Center 700.32 for mower ABC Plumbing 2407.50 for jetting park Upchurch Electric 1542.50 to repair ground fault at lot 62 & 63

Income and Expense Statement September, 2019

| Income | Actual | YTD | Budgeted | YTD | Variance | YTD | % of Budget |
|----------------------------|----------------|-----------------|----------------|----------------|---------------|-----------------|----------------|
| | Month End | | Month End | | Month End | | |
| Assessments | 33,440 | 295,944 | 33,440 | 300,960 | - | (5,016) | 73.75% |
| Utilities | 69,635 | 463,997 | 66,427 | 491,123 | 3,208 | (27,126) | 73.08% |
| Other | 2,433 | 31,188 | 2,931 | 26,472 | (498) | 4,716 | 90.43% |
| Total Income | 105,508 | 791,129 | 102,798 | 818,555 | 2,710 | (22,410) | 78.59% |
| Expenses | | | | | | | |
| Utilities | 62,885 | 333,723 | 48,658 | 398,834 | 14,227 | (65,111) | 66.48% |
| Water Treatment Expense | 1,538 | 21,644 | - | - | 415 | 21,644 | 170.43% |
| Water Distribution Expense | 14 | 1,054 | 1,123 | 10,109 | | (9,055) | |
| Sewer Treatment Expense | 5,383 | 46,403 | 3,718 | 31,587 | 1,665 | 14,816 | 103.12% |
| Maintenance Expense | 4,699 | 48,390 | 4,985 | 38,145 | (286) | 10,245 | 101.87% |
| Payroll Expense | 25,763 | 244,645 | 24,415 | 219,755 | 1,348 | 24,890 | 84.89% |
| Administrative Expense | 2,847 | 24,470 | 4,896 | 43,168 | (2,049) | (18,698) | 37.30% |
| Insurance Expense | 1,624 | 14,618 | 1,767 | 15,903 | (143) | (1,285) | 24.00% |
| Taxes & Licenses Expense | 237 | 2,584 | 167 | 1,503 | 70 | 1,081 | 129.20% |
| Professional Fees Expense | 140 | 5,698 | - | 2,800 | 140 | 2,898 | 149.95% |
| Bad Debt | - | 5,697 | - | - | - | - | 0.00% |
| Reserve Expense | 6,429 | 57,859 | 6,893 | 62,037 | - | (4,178) | 69.95% |
| | 111,559 | 806,785 | 96,622 | 823,841 | 15,387 | (22,753) | 75.35% |
| Net Income (Loss) | (6,051) | (15,656) | (2,331) | (5,286) | | | |

Notice of Assessment and Facility Fee Increase

October 17, 2019

As per civil code 5615, this notice of assessment and water rate increase is being delivered to all members.

As of January 1, 2020, the Homeowners Assessment will be increased from \$1,920. annually or \$160.00 per month to \$1,956.00 annually or \$163.00 per month.

The current Facility Fee will be increased from \$53.00 per month to \$55.00 per month.

The changes outlined above were approved at the September 17, 2019 Board of Directors meeting as part of the 2019 budget approval process and were formally considered and approved by the Board of Directors at the October 15, 2019 Board meeting.

As President of the Board, I would like to take this opportunity to assure the membership that the Board does not take the matter of increased dues lightly. As a Board, we are obligated to adequately fund our reserve account so that the resources needed for major repairs are available when needed. Over the past years, the Board has had the intent to fully fund our reserves but have not actually had the money to follow through. As a result, we have found ourselves in the position of underfunding the reserves by over \$400,000.

You may ask why it is important to members that we have solid reserves to draw upon when needed and why should the membership be concerned when deposits are not made into the reserves. The best answer I can give you is to point out that if we do not maintain the community and we do not make improvements and upgrades as needed, the results would be a negative impact on all of our property values.

The strength of the reserve fund is also an item disclosed to any potential buyer or lenders of property. Lenders have been known not to loan money in associations with underfunded reserves. Buyers may question the rationale of purchasing a home in an association with an underfunded reserve, which could result in a special assessment down the road.

For most of us, our homes are our most valuable asset. We should do anything and everything we possibly can to maintain the value. By keeping our community well maintained and everything in proper working order and keeping our reserves financially strong, we are doing just that.

Believe me, when I say, we all wish we did not have to raise the assessments and fees. Board members are members and are just as obligated to pay the increased assessment as our friends and neighbors. Board members are no different from other members, and we don't like paying more in dues either. No one wants to see their cost go up, but we all know that sometimes you must bite the bullet and do things you wish you did not have to do. This is one of those times. I hope this has helped in understanding the need for the increase as well as the potential impact on you and your family.

If you have any further questions or concerns, please feel free to contact me or speak to Terri in the office.

Thank You.

Rickie Brown

President

The Oaks Community Association



It has been suggested that we start a bunco. If you are interested in becoming part of The Oaks Community Associations Bunco group leave your name and phone number with Terri. If we get enough interest it will be considered.

Board Election

There are three board seats up for election this year.

Nominations to run for the Board open on November 4th and will close 5:00 PM December 3rd.

Any member who is in good standing and does not currently have a family member or property co-owner serving on the board can run for the board.

Applications to run for a board seat are available on our website and in the office.

Completed applications must be turned into the office before 5:00 PM December 3rd. for your name to be placed on the ballot.

Elections will take place at the Annual Membership Meeting January 7, 2020.

Board positions serve a two-year term.

If you are interested and would like more information, please call

PUBLIC SAFETY POWER SHUTOFF ZIP CODE ALERTS



Sign up today by calling
1-877-9000-PGE

Did you know that you can receive Public Safety Power Shutoff (PSPS) event notifications even if you are not a PG&E account holder?

This means that you can be notified of potential public safety outages impacting you, your workplace, or the home of a friend or loved one, which may help you both prepare and stay safe. This new tool is especially useful for tenants, caretakers, travelers, parents of school-age children and other non-account holders. **Sign up today!**

If you do have a PG&E account, you are encouraged to visit pge.com/mywildfirealerts to ensure your contact information is up-to-date.



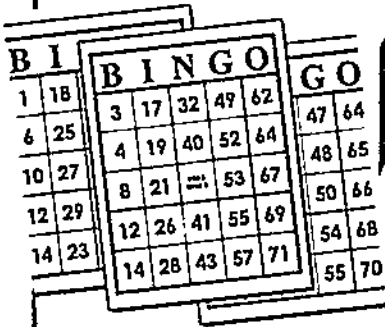
Note: these alerts will be based on the ZIP Code provided and will not provide address specific notifications.

Learn More

For more information about PSPS ZIP Code Alerts visit pge.com/pspszipcodealerts. More information about all of PG&E's wildfire safety efforts is also available at pge.com/wildfiresafety.

Para ayuda en español por favor llame al 1-866-743-6589. Để được giúp đỡ bằng tiếng Việt, xin gọi 1-866-743-6589.
要用电語/或語法求助 請致電 1-866-743-6589. Para tulong sa Tagalog, mangyari lamang na tumawag sa 1-866-743-6589.

Some of the measures included in this document are contemplated as additional precautionary measures intended to further reduce the risk of future wildfire threats following the 2017 and 2018 wildfires. "PG&E" refers to Pacific Gas and Electric Company, a subsidiary of PG&E Corporation. ©2019 Pacific Gas and Electric Company. All rights reserved. CCR-0819-1529 09/05/2019



Bingo Night

Please join us for a scary good time
playing Bingo

Tuesday November 12, 2019

from 7pm to 9pm in the clubhouse.

You must 18 and over to play.

10 games 2 cards per game Just \$10

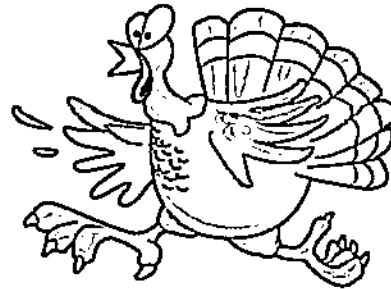
Volunteers are always appreciated

There will be a pot luck starting at 6:30.

Please bring a dish to share if you are attending the potluck.

All residents of the Oaks are Welcome.

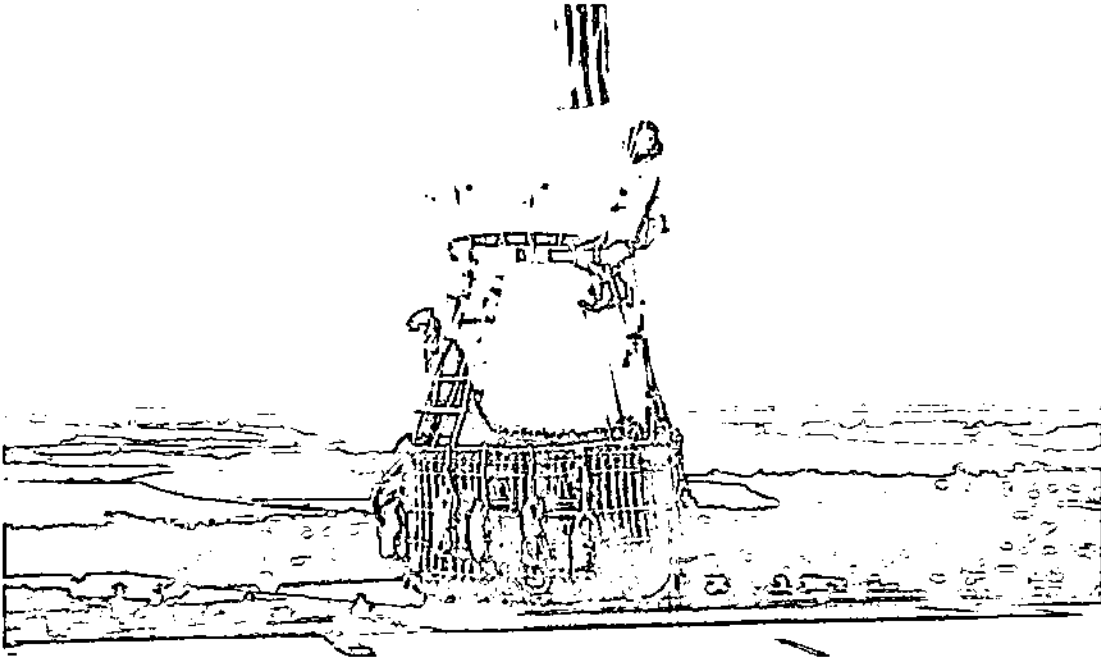
Come and meet your
neighbor's, enjoy some great food
and have some fun playing BINGO.



See You November 12 for BINGO

Watch Bulletin Board for more information

THE AERONAUTS



Set in 1862, **THE AERONAUTS** follow wealthy young widow Amelia Wren (Felicity Jones) and ambitious scientist James Glaisher (Eddie Redmayne) as they mount a balloon expedition to fly higher than anyone in history. This is a journey to the very edge of existence, where the air is thin and the chances of survival are slim. As their perilous ascent reveals their true selves, this unlikely pair discover things about each other -- and themselves -- that help them find their place in the world they have left behind.



Tomato-meter 85%

Friday November 15th at 7:00 PM

November 2019

◀ October

December ▶

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|--------------------------|-----|------------------------------------|-----------------------------|---------------------|-----------------------------------|-----|
| | | | | | 1 | 2 |
| 3 Board Nominations Open | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 Bingo @ 7:00 Potluck at 6:30 | 13 | 14 | 15 Movie at 7:00 The Aeronauts | 16 |
| 17 | 18 | 19 BOD Meeting 6:00 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 Office Closes at Noon | 28 Office Closed | 29 Office Closed | 30 |



T words

T M A T T O A S T Y Y Z
 E T T I R O T Q A H E T T
 T A H N E T O T H I R T Y
 A U E G S O U T T N T E P
 N T O L S M C W H L W E I
 Y L R Y Y B H E I Y E N F
 R Y Y E X O Y E N T E S Y
 T W O W A Y U D G H N Y Y
 O R W Y G T Y Y Y O Y L T
 O C I R Z B Y L B R K M W
 T R I P L Y P S D N U Y I
 S A W I P O X W I Y L F G
 Y Z R B W Y A T B D B M G
 R T F T Q T T I D I L Y Y
 T A N G L Y T I M E L Y L
 T R E B L Y T U R K E Y A

- | | | |
|--------|--------|---------|
| TANGLY | TIDILY | TRESSY |
| TARTLY | TIMELY | TRILBY |
| TAUTLY | TINGLY | TRIPLY |
| TAWDRY | TINKLY | TRIPPY |
| TEENSY | TOASTY | TURKEY |
| TETANY | TOMBOY | TWEEDY |
| THEORY | TOOTHY | TWEENY |
| THINGY | TOOTSY | TWIGGY |
| THINLY | TOUCHY | TWO-PLY |
| THIRTY | TREATY | TWO-WAY |
| THORNY | TREBLY | TYPIFY |
| TIDDLY | | |

T M A T T O A S T Y Y Z
 E T T I R O T Q A H E T T
 T A H N E T O T H I R T Y
 A U E G S O U T T N T E P
 N T O L S M C W H L W E I
 Y L R Y Y B H E I Y E N F
 R Y Y E X O Y E N T E S Y
 T W O W A Y U D G H N Y Y
 O R W Y G T Y Y Y O Y L T
 O C I R Z B Y L B R K M W
 T R I P L Y P S D N U Y I
 S A W I P O X W I Y L F G
 Y Z R B W Y A T B D B M G
 R T F T Q T T I D I L Y Y
 T A N G L Y T I M E L Y L
 T R E B L Y T U R K E Y A

Stuffing ingredient

Across

- When doubled, a dance
- Kind of diver
- Mythical bird
- U.S. educator
- "Days of ___ Lives"
- Choleric
- Crime scene evidence
- Buffet's kin
- More hot
- Cut at an angle
- Poetic palindrome
- European flatfish, related to the turbot
- Bleat
- Ill-mannered
- Furthermore

Down

- Riding whips
- Muslim nymph
- Blitter
- Illegal pitches
- Desktop arrow

| | | | | | | | | |
|----|----|----|----|----|---|----|----|----|
| 1 | 2 | 3 | | 4 | 5 | 6 | 7 | 8 |
| 9 | | | | 10 | | | | |
| 11 | | | | 12 | | | | |
| 13 | | | 14 | | | | | |
| 15 | | | | | | 16 | 17 | 18 |
| | | | 19 | | | | | |
| 20 | 21 | 22 | | | | 23 | | |
| 24 | | | | | | 25 | | |
| 26 | | | | | | 27 | | |

- Olympics chant
- Wager
- Affirmative vote
- Staircase posts
- Amorphous creature
- Aired again
- Apprehension
- Telly network
- Drop the ball
- By means of

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| D | N | V | | S | S | V | R | C |
| V | A | B | | L | L | L | B | R |
| E | R | E | | L | E | L | B | E |
| R | E | M | | W | A | | | |
| D | R | O | | B | O | A | S | I |
| | | | S | T | N | I | P | R |
| E | T | A | | I | R | A | O | U |
| Y | E | S | | P | U | S | O | C |
| A | B | A | | S | C | U | H | A |

The headline is a clue to the answer in the diagonal.

November Sudoku

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 8 | 5 | 2 | 6 | 4 | 9 | 1 | 3 | 7 |
| 3 | 9 | 4 | 7 | 2 | 1 | 8 | 5 | 6 |
| 6 | 1 | 7 | 5 | 8 | 3 | 9 | 2 | 4 |
| 1 | 7 | 8 | 3 | 6 | 4 | 5 | 9 | 2 |
| 2 | 4 | 6 | 9 | 1 | 5 | 7 | 8 | 3 |
| 9 | 3 | 5 | 2 | 7 | 8 | 4 | 6 | 1 |
| 4 | 6 | 1 | 8 | 5 | 2 | 3 | 7 | 9 |
| 7 | 8 | 3 | 4 | 9 | 6 | 2 | 1 | 5 |
| 5 | 2 | 9 | 1 | 3 | 7 | 6 | 4 | 8 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 5 | | | | 1 | | 7 | |
| | | | 7 | 2 | | 8 | | 6 |
| | | | | | 3 | | | |
| | | 8 | | 6 | 4 | | | 2 |
| | | 6 | | 1 | | 7 | | |
| 9 | | | 2 | 7 | | 4 | | |
| | | | 8 | | | | | |
| 7 | | 3 | | 9 | 6 | | | |
| 5 | | 9 | | | | | | 4 |

appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.