

# Lagoon Point Newsletter

October 2007

**Membership meeting Saturday October 27<sup>th</sup> to find out about the board's proposal for sharing the cost of dredging Lot C  
- 10 AM at the Greenbank Progressive Club -  
Details inside. See you there.**

**And, in December ... the Winter dessert potluck (after brief December board meeting)  
Tuesday, December 4<sup>th</sup>, 7 – 9 PM, Greenbank Progressive Club**

**From the President** – Linda Armstrong

Dear Friends and Neighbors,

Brrrr - The fall season swept in just last week, way too early for me – wind and rain and low temperatures. So get out the rain jackets and the warm clothes and the cocoa, and find your backup supplies in case the power fails. Be prepared.

The board has been hard at work, and this fall you will get in the mail not one but two ballots to consider. One, the usual fall ballot, will ask you to vote for members of the 2008 Board. I am pleased that we have candidates for all but one of the nine vacant board positions. (Anyone want to be Assistant Secretary? Not a hard job. Call me.)

The other ballot (which may arrive first at your mailbox) will ask you to vote on the board's proposed assessment and budget for dredging our commonly-owned Lot C. This difficult question of how we share the cost of maintaining Lot C, has troubled our community for years, beginning soon after our community waterway ("Lot C") was first dredged in 1970. In the early years settling this issue wasn't so important - the Lot C basin was still new and needed little work. But 35+ years have now elapsed since the basin was created. If you go down at low low tide you see for yourself: Lot C needs dredging badly.

The maintenance will be expensive, and how to pay for it has been the board's main issue for at least the last six or seven years, for as long as I can remember. As your president for the last three years I have focussed the board on solving this issue step by step, gradually, sensibly, and without rancor. After consulting with attorneys and with dredging professionals and after hundreds of hours of study and deliberation and more deliberation the board last week agreed on an assessment and budget proposal to be mailed out soon for your approval.

You will find the assessment proposal and explanatory information later in this newsletter. Many of you will have more questions, however, and so, to explain the proposal further and discuss its pros and cons to help you vote, the board will hold a community informational meeting Saturday October 27<sup>th</sup> at 10 am at the Greenbank clubhouse.

How we share the cost of dredging our Lot C is a very difficult problem; not everyone will agree with the board's proposed assessment. That's why we vote. So come to the community meeting if you can, contact us in other ways if you have questions but can't attend, and by all means when your ballot shows up do VOTE on the proposed assessment and budget for dredging Lot C.

Linda Armstrong, your LPCA President

## Board proposes special assessment to pay for dredging Lot C – Aaron Lowin

At its regular October 2 meeting the LPCA board passed the following special assessment and budget proposal to pay for dredging our commonly-owned Lot C. A ballot on the proposal will soon be mailed out to all LPCA members.

To provide voters with additional information the board has scheduled an informational community meeting for Saturday October 27<sup>th</sup>, 10 AM at the Greenbank Progressive Club. If you have questions but cannot attend by all means contact one of the board members by e-mail or phone or in person. You will find a list of board members later in this newsletter.

Here is the assessment ballot that the board approved:

*“ The LPCA board proposes the following assessment and budget to pay for the Lot C dredging project. Please review the proposal and vote your approval or disapproval.*

Special assessment: All lot owners in the Plats of Lagoon Point and Lagoon Point View Tracts shall pay an annual special assessment of \$100 per lot, the funds to be used to pay for the Lot C dredging project. This special assessment shall be collected in addition to LPCA’s regular annual assessment, now \$120 per lot per year. This special assessment shall cease when the bills and any loans taken out for dredging Lot C have been paid.

Use of other long-term reserve funds. In order to keep this special assessment low the board may also use to pay for the Lot C dredging project whatever other funds are available in the long-term reserve account.

Authorization to borrow: The LPCA board may use this approved assessment and authority to access other long-term reserve funds as collateral to borrow funds to pay for the Lot C dredging project. The amount borrowed shall not exceed \$450,000. This assessment shall pay off the dredging loan and all fees and interest due on the borrowed funds.

\_\_\_\_\_ I *approve* the above assessment and budget

\_\_\_\_\_ I *do not approve* the above assessment and budget “

### Factors that shaped the board’s deliberations

We’ve long known that no solution would satisfy all Lagoon Point lot owners. This proposal represents the middle-ground of many competing factors and interests. The board has worked hard on this issue for the past two years, and pieces of the puzzle began to come together rapidly in the last three months. Here are the main factors the board kept in mind.

LPCA must assess all lot owners equally Some of us were surprised to learn this. We sought legal advice on this long-crucial matter from two attorneys, our association’s long-time regular attorney, Mike Waller, and James Strichartz, a Seattle attorney who specializes in homeowners’ association matters. On this question both attorneys held the same clear opinion.

The dedication section in the 1950 Plat of Lagoon Point states (in part) that “The development, maintenance, and upkeep of said tracts “A”, “B”, “C”, and “D” are a joint obligation of said lot owners .... “ Both attorneys advised that, except if the document itself provided a different definition, the word *joint* means equal. Any LPCA maintenance assessment other than all-equal would violate some owner’s rights. In a lawsuit that owner would likely prevail.

### How much would the dredging project cost?

To estimate the cost of the Lot C dredging project (and also the work south of Lot C) the board gathered recent cost estimates from a variety of sources. With those estimates we developed a cost model that estimates the total cost of different size Lot C dredge projects and the annual assessment levels needed to pay for each size dredge. Under the model all LPCA lots were assessed equally for the Lot C work, and the Lot C proportion of the costs for the entire dredging project was set equal to the proportion of total dredged spoils that came from Lot C. Our permitting consulting firm and their engineering subcontractor reviewed our cost estimates and suggested improvements.

The cost analysis revealed these important results:

1. The final cost can't yet be estimated. It depends heavily on factors that we have yet to bring into focus: How much dredge volume will the permitters permit us, how much eelgrass mitigation will the permitters require, where can we dispose of the dredge spoils, what will the bids be for the actual dredging, how much will we have saved up before dredging starts, what sort of bank loan might we be able to get for the rest of the money and for how many years? This does not mean that our dredge costs are out of our hands. A later board will know the above things far better. It will be able to decide how much we should spend and thus how much we should dredge.
2. About 80 % of the total project costs we have yet to face will come from the contract with the dredging firm. That one item, dredging itself, is the single largest factor in the cost of the project. We won't know the amount we can afford to dredge until we get the dredgers' bids.
3. Fixed costs, the costs you must pay again every time you dredge, whether you dredge 100 cubic yards out of Lot C or 20,000 yards, were on the order of \$284,000, or 40% of total costs for a moderate-size dredge. Every time you dredge again you have to pay the fixed costs again. To be economical we should dredge as much as possible, so as to be able to use that dredge as long as possible before we have to pay those high fixed costs again.

### How much would the lot owners be willing to assess themselves?

Board members know that there is a clear limit to how much Lagoon Point lot owners can afford and how much they would be willing to pay. Lagoon Point is not a wealthy community. At the same time it was also clear that somewhat over 1000 cubic yards of sediment are brought in and left in our central waterway every year - three dump trucks per day on average - and that from time to time we must dredge to remove about that volume of sediment. If we fall behind, the waterway's value will fade as it reverts gradually to a salt marsh. We don't have to dredge the whole thing (not that the permitters would ever let us), but we have to dredge from time to time to maintain some useful part of our waterway.

During the deliberation on how much to assess, the president polled the eleven members of the board who were present on how high a total annual assessment each thought Lagoon Point owners would be willing to pay. Board members' estimates ranged from a low of \$175 per lot per year to \$290, on average that owners would be willing to pay \$221 in total assessments per year, in other words, the current \$120 per year regular assessment plus a \$101 per year special assessment for dredging.

The full dredge being proposed for permitting purposes, with our cost model would require a special assessment of around \$150 per lot per year. The board felt that was too pricey. After much debate, the board settled on proposing \$100 per lot per year, more affordable yet still enough money to do maybe two-thirds of the maximum dredge being considered.

### We need to start collecting funds now.

As compared with what we estimate we'll need to pay for dredging, LPCA has very little money saved up in our long-term reserve account. The sooner we start collecting our special assessment, the more we'll have in the bank when dredging can occur. The shortest estimate is that permitting will take two years and that bidding the dredge work and getting on the dredger's work calendar would take another year. So we have at least three years to save up.

To keep the new assessment low the proposal also authorizes the board to use for dredging part or all of the \$60 per lot per year we already pay into the long-term reserve fund as part of our \$120 per lot regular annual assessment.

### Spread the special assessment over a series of annual payments rather than one lump sum

Annual assessments have two big advantages. First, they considerably reduce the amount each owner has to pay each year. A ten-year assessment spreads a lump sum into ten 10 percent payments. Second, annual assessments eliminate the long heard complaint from present owners, that they don't want to pay large assessments that pay for future years and that give future owners a free ride when the present owners sell and move away. With annual assessments each owner pays only for the years they own the property.

### But if dredging happens in three years how will we ever have enough money saved up ?

Several banks with offices in the Puget Sound area have programs to lend to homeowner associations like ours. They are used to homeowner associations coming to them with financial circumstances like ours. Preliminary contacts with the banks indicate that they would consider lending us the funds we'd still need provided we had a sound business plan and an assessment authorization that required all lot owners to pay some certain amount and that was legally solid. The assessment authorization would be the collateral for the loan.

With a \$100/lot/year special assessment starting in July 2008 and with dredging occurring in mid-2010, we could save up three years of special assessments before dredging occurred. To pay for the dredging we'd have to borrow the remaining funds in 2010, possibly with a 6-7 year loan, provided the bank was agreeable. Under the anticipated loan arrangement individual Lagoon Point lot owners would not be held responsible for paying off the loan, only for paying their legally binding assessments. Some of the language in the proposed assessment ballot is there specifically to create an assessment legally solid enough to serve as collateral for a bank loan.

### But it's still too expensive !

Some of the board members hold the view that even \$100 per lot per year for a special assessment is too much. The board vote for the \$100 special assessment was 7 to 3, not unanimous. Voting for the special assessment were: Page Gilbert-Baenen, Tom Heerhartz, Bill Brown, Todd Brunner, Aaron Lowin, Janet Bondelid and Karen Edelblute. Voting against were: Bob Vierra, Mike Stevens and Bill Schmid. Roy Blackwell was absent, and Linda Armstrong as president did not vote.

We will mail out ballots in mid-October. They will be due back by a November date (date yet to be set). Election results will be reported at the December board meeting and in the subsequent newsletter.

The ballot mailing you receive will include informational material and pro and con statements prepared by board members.

## **Dredging update – Aaron Lowin**

Preparing our Sediment Analysis Plan (SAP) Grette Associates, our environmental permitting firm, and their engineering subcontractor are now developing our Sediment Analysis Plan, for submission for approval by the permitting authorities. Dredging involved disposal of spoils, and to dispose of spoils you have to get permission, and to get permission you have to sample the spoils and test them in a lab for grain size, materials (what's in the spoils) and contaminants. (Given the history of Lagoon Point we expect no contaminants.) But first you have to get approval for your sediment analysis plan, which describes your entire proposed dredging project, identifies the specific locations for taking the samples, the specific analyses to be done, etc. Only when the plan is approved can we move forward to do the actual sediment sampling.

Possible modest northward extension of footprint Grette has asked Jim Johannessen, our geologist and now theirs too, to estimate the cubic yards added to the dredge design if we ease the slopes of the dredging in the area north of Steelhead. Jim Johannessen computes this change could add up to 2000 cubic yards to the dredge.

Why do this? Easing the now-relatively steep slopes at the perimeter of the dredge area would reduce the amount of nearby silt and eelgrass that might slide from the surrounding higher undredged area down into the lower dredged area. The proposed footprint is narrow at that location and the slopes were set fairly steep because we wanted to minimize disturbing the considerable surrounding eelgrass, especially to the north. Grette suggests that permittees may prefer eased slopes, and that the protection afforded eelgrass by easing the slopes may compensate for more eelgrass damage by wider dredging.

At Grette's request Bob VonDrachek used his boat and underwater viewer to recheck the amount of eelgrass in the area. Bob reports seeing almost as much eelgrass as was seen in the 2005 survey.

How much should we dredge? Should we do a minimal dredge, a moderate dredge, a maximal dredge? We have asked Grette and Jim Johannessen to advise us on the pros and cons of dredging more and dredging less. While the final decisions on how much we actually dredge will not be made by the LPCA board and Div 234 Architectural Committee for at least two or three years, information on the pros and cons of larger and smaller dredges is useful now as the LPCA Board and AC debate the amounts of the special assessments needed to pay for their respective portions of the joint project.

Special assessments need to be decided now, so we can begin collecting the funds we will need two or three years from now. The final decisions on the amount of dredging won't be made until critically important information comes in several years down the road. The final size of the dredge depends on: the amount of dredging the permittees allow us, how much eelgrass mitigation we will have to do and the cost of that work, where we can put the dredge 'spoils': - on the south beach or out in Admiralty Inlet (the latter is far more costly), what dredgers' actual bids to do the work come in at, how much assessment money we have gathered to date, and how much funding a bank is willing to advance us against future assessment income, We can only dredge as much as we can afford to, and we could of course decide to dredge less.

To keep our options open we are applying for permits for a maximum dredge. If we later decide to dredge less, No Problem. There's no problem in dredging less than we will be permitted to do, but it is seriously illegal to dredge more than permitted.

Survey to estimate sediment volume that might be put on south beach. Up to 22,000 cubic yards is a whole lot of sediment, and disposing of it poses a major challenge. The most likely option, but it involves expensive double transport, is to load the dredged sediment on barges, and barge the sediment and dump it at an approved open-water area out in Admiralty Inlet. This is very costly. We will explore the possibility of piping the sediment to the south beach area at Lagoon Point.

But could the south beach take enough sediment to make this method worth even discussing? At our request Jim Johannessen in June surveyed the south beach and with his data Jim is estimating the volume of sediment that might be put down there. This disposal method, called 'beach nourishment,' is far less costly and, happily, it is ecologically beneficial, and so may be preferred by permit agencies because it replenishes eroded beaches and recovers biologically valuable environment.

If the sediment sampling (described above) finds the sediment to be suitable for beach nourishment and if the economic and ecological advantages are as attractive as they now appear to be, we will certainly consult all beachfront lot owners before moving any further.

Rough estimate of cost to do the entire dredging project At our request Grette worked with their engineering subcontractor, Dalton, Olmsted & Fuglevand (DOF), to identify all the cost elements we would incur in doing the entire dredging project and to give us initial rough estimate of the costs of what are likely to be the two most expensive elements, namely, dredging set-up and dredging per-yard charges. We obtained other estimates of these as well. The board was provided these estimates for developing the cost-sharing arrangement it has proposed to the community.

Dredging around private docks Several owners of canal-front docks have asked whether they could be included in the dredging project. The cost of arranging on their own for permitting and actual dredging around their private docks would be prohibitive. Grette checked out this possibility with authoritative permitters. Permitters' initial response to Grette was that dredging around docks might be allowed as part of the community dredging project if the owners could make the case that their dock work was needed to restore previous navigational capability. But, they added, including dock work would considerably complicate and slow our community project permitting and raise our costs, and even then it is not clear whether the dock work would be permitted, especially for docks at the south ends of the canals.

As the private docks are located entirely in Divisions 2, 3 and 4, the decision on whether to hold up the project and add in this work is made by the Architectural Committee. The AC took the position that owners of private docks may organize themselves and develop a dredging project (design, permitting, actual dredging, etc) that can be carried out together with our community project. The costs of that parallel project would have to be borne by those dock owners. The Lot C and Divisions 234 dredging project will continue along its original work plan.

## 2008 Board ballots coming to a mailbox near you

### Candidates for 2008 LPCA Board

	2007 incumbents	2008 candidates
President	Linda Armstrong	Bill Brown
VP	Mike Stevens	Mike Stevens
Treas	Janet Bondelid	Karen Edelblute
Asst Treas	Bill Schmid	Bill Schmid
Secy	Aaron Lowin	Aaron Lowin
Asst Secy	Karen Edelblute	
Area 2	Page Gilbert-Baenen	Ed Duddridge
Area 4	Todd Brunner	Todd Brunner
Area 6	Bill Brown	Janet Bondelid

Your ballot mailing will include brief statements by each candidate and the ballot due date.

## Update on assessment payments

All but 22 owners have now paid their 2007-08 assessments. Late fees were imposed October 1<sup>st</sup> on all overdue payments.

If you forgot to pay, please do so. Another late fee will be applied on all accounts overdue January 1<sup>st</sup>, 2008. A hearty Thank You to the many of you who have already paid.

If you have questions about your assessment, ask our treasurer, Janet Bondelid, now:

(360) 222-3182 or [lpict@whidbey.com](mailto:lpict@whidbey.com)

## **Architectural Committee needs a member** - Bill Charbonneau

In accordance with the Division 2,3 4 Covenants, each January one of the three Divisions 2, 3 and 4 Architectural Committee members retires and a new one is elected.

We are seeking nominations for the upcoming vacant position. If you are interested and own property in Division 2,3 4 please contact one of the Committee members.

Chris Criswell at [cnc@whidbey.com](mailto:cnc@whidbey.com) or 360-222-3103  
Bill Charbonneau at [whclaw@msn.com](mailto:whclaw@msn.com) or 425-771-6000  
Kathleen Thorsvig at [hthorsvig@comcast.net](mailto:hthorsvig@comcast.net) or 206-232-5298

This is an important position, and we need a volunteer. Ballot for voting on nominees will be sent in November. As Division 4 is already well represented on the AC, a volunteer from Divisions 2 or 3 would be desirable, but we appreciate and encourage all nominees.

## **2008 Fishing Derby an 11 lb 6 oz huge success ... Salmon return to Lagoon Point !** – Mike Stevens

The LPCA 2007 Fishing Derby was held on Saturday, September 1 and unlike last year the salmon came too. Prizes were awarded to the winners below.

Some 50-60 salmon were brought for weigh-ins, and the total catch that day by Lagoon Point folks and friends was probably several hundred. Three of the top 5 fish were caught from the beach.

As always, the kids caught lots of bullheads. All the kids that participated in the bullhead derby received gift packages. LPCA provided pop, cupcakes, cookies and brownies.

### 2007 Bullhead Winners

1 <sup>st</sup>	Dominic Speziale	16.5	inches
2 <sup>nd</sup>	Michael Overhulse	16.0	inches
3 <sup>rd</sup>	Kasie Flannigan	15.25	inches
4 <sup>th</sup>	Hunter Olson	14.25	inches
5 <sup>th</sup>	Evan Teeter	13.0	inches

### 2007 Salmon Winners

1 <sup>st</sup>	Raul Hickman	10 lbs 5 oz	Coho
2 <sup>nd</sup>	Terry Yates	8 lbs 3 oz	Coho
3 <sup>rd</sup>	Bruce Heckenberg	7 lbs 7 oz	Coho
4 <sup>th</sup>	Chris Chan	7 lbs 4 oz	Pink
5 <sup>th</sup>	Chuck Reidt	6 lbs 10 oz	Pink

## **Batten Down the Hatches** – Andy Messer, Waterway Committee

Winter seems to be arriving early this year and with it “high winds and heavy seas.” It’s time again to recheck your property for loose items lying around that may be damaged or blown away (patio furniture, left over construction materials, whatever’s out there). Dock owners should check docks, piling rings, cleats, boats and mooring lines. It’s no fun trying to try to tie stuff down during a storm in the middle of the night. Winds over 60 knots are common during winter storms here on the west side of Whidbey Island. Gusts over 100 knots are not unheard of. Be smart. Prepare now, and sleep through the night later on.

## We are trying out this new 'Neighbors' column

### We remember Stewart Pope - Leann Torgerson

Long time Lagoon Point owner, **Stewart Pope**, passed away in late June. Stew had an interesting and quite varied career: journalist, naval officer (Pearl Harbor survivor), owner of a Ford dealership, director of a sheltered workshop for the mentally disabled, commercial real estate agent. Stew was an avid tennis player until he was 87, and an accomplished photographer. A kind and gentle man, he loved the sunsets at Lagoon Point. Stew lived on Seashore Avenue.

### Marie Rowe - Suzanne Hoel

On August 9th, **Marie Rowe** from Lagoon View Dr passed away, joining husband Gordy Rowe of 60 plus years who passed away three years previous. Marie had been an active LPIC Board Member for a number of years.

**Helen Ames**, too, I heard via grapevine, has passed away. Helen and Bill were long time residence on Marine View Drive. Bill had passed away several years ago.

On the brighter side, we should all give Lagoon View Drive resident **Jim Corbin** (son of Jim Corbin) a round of grateful applause for keeping the grass mowed around the Foote Rest at the jog in the road down Lagoon View Drive. Jim Corbin's dad had mowed it for years and now Jim the younger (same name) has taken on the task. We all enjoy sitting at the Foote Rest on our walks or just looking at the water and view from above. Jim Corbin certainly makes this a more pleasant experience with the grass being cut when necessary.

Editor: If you have a worthy news item, jot it down and pass it to your area rep (names and contact info later in this newsletter) or send the item direct to the newsletter editor: Aaron Lowin. You can reach him at [lpic@whidbey.net](mailto:lpic@whidbey.net) or [alowin@earthlink.net](mailto:alowin@earthlink.net) or by mail to LPCA Newsletter PO Box 123, Greenbank 98253, or 206-498-8090.

(Sorry, we don't publish opinion items or other controversial stuff.)

## Upcoming board meetings

*All board meetings are open to LPCA members. Feel free to attend.*

Board planning meetings: Tuesdays, Nov 6, Nov 27, Jan 8, 2008.  
All 7 PM at Linda Armstrong's home, 3412 Marine View Drive

Board regular meetings: Tuesdays, Nov 13, Dec 4 (Dec 4 is also our winter dessert potluck), Jan 15, 2008  
All 6:30 PM at the Greenbank Progressive Club

## Suggestions for the Board ? Questions ? Contact your Area Representative

### Your 2007 Board members are:

President	Linda Armstrong	C 206-795-3487 at LP: 678-1425	<a href="mailto:lindaarms@earthlink.net">lindaarms@earthlink.net</a>
Vice Pres	Mike Stevens	206-542-7139 at LP: 678-3689	<a href="mailto:mikestevensfrb@aol.com">mikestevensfrb@aol.com</a>
Treasurer	Janet Bondelid	222-3182	<a href="mailto:jsbond@whidbey.com">jsbond@whidbey.com</a>
Asst Treas	Bill Schmid	360-544-8626	<a href="mailto:schmid@whidbey.com">schmid@whidbey.com</a>
Secretary	Aaron Lowin	C 206-498-8090 at LP: 678-1425	<a href="mailto:alowin@earthlink.net">alowin@earthlink.net</a>
Asst Sec'y	Karen Edelblute	678-6151	<a href="mailto:kedelblute@whidbey.com">kedelblute@whidbey.com</a>
Area 1 Rep	Bob Vierra	678-6310	<a href="mailto:schmid2@whidbey.com">schmid2@whidbey.com</a>
Area 2 Rep	Page Gilbert-Baenen	222-3104	<a href="mailto:pagegb@whidbey.net">pagegb@whidbey.net</a>
Area 3 Rep	Roy Blackwell	360-321-2014 C 425-210-4180	<a href="mailto:Chydro@aol.com">Chydro@aol.com</a>
Area 4 Rep	Todd Brunner	425-771-5148 ext 23	<a href="mailto:todd@brunnerconstruction.com">todd@brunnerconstruction.com</a>
Area 5 Rep	Tom Heerhartz	678-7787	<a href="mailto:pheer@whidbey.com">pheer@whidbey.com</a>
Area 6 Rep	Bill Brown	222-3178	<a href="mailto:bbrown99@whidbey.com">bbrown99@whidbey.com</a>

## THE BULLETIN BOARD

*Space is limited. Ads will run once unless otherwise arranged.  
To add or end an ad e-mail us at [lpic@whidbey.net](mailto:lpic@whidbey.net) or call 678-1425*

- LPCA surplus printer and Xerox laser copier – to kind homes. (We have replaced both.) The Dell 720 color printer is 2-3 years old and works fine, tho slow. Copier needs work. Call Janet Bondelid 360-222-3182.
- Dock space wanted – Responsible South Whidbey boat owners seek dock space at Lagoon Point: long-term rental for a 28 foot power boat and 38 foot sail boat. Please contact Bill Brown: 360-222-3178 or [bbrown99@whidbey.com](mailto:bbrown99@whidbey.com). (Oct)
- Lot for sale on east side of Shorewood (S7310-00-11001-0). 2-Br septic tank & drainfield installed. (Bldg site restricted but workable.) \$80,000 (206) 729-3742 (April, June, Aug, Oct final)
- Need sewing done? Embarrassed by droopy seams? Experienced seamstress - will prepare what you would like done. Many baby afghans, a few baby quilts made up, can take orders, great handmade gifts for a shower. Monica Vierra 678-6310 (nx)
- Upholstery work — all kinds: boat, auto, truck, furniture. Have mobile unit. 40+ years experience. All work guaranteed, free estimates. Pat McDaniel 360 222-3275 (nx)
- Needed: Your donated wood furniture can have a second useful life for charity. Carrie: 360-646-6053, or stop by at 3546 Seashore (June, Aug, Oct)
- South Whidbey Pet Nanny - I will pet sit at your home. Licensed and insured  
Call for free estimate and info - Robyn Wozab 360.661.5837 or [wozabs@aol.com](mailto:wozabs@aol.com) (nx)

### ***Do we have your address wrong?***

We're not perfect. Tell us and we'll fix it! We can't fix a wrong address we don't know about.

Have you moved? Planning to move? Send us your new postal address before you move. For every postal address we use that's not current, the Post Office charges us \$1 extra to notify us of your address change, and even so they won't forward your newsletter. Every month, until we get your address correction, the Post office keeps charging us.

### ***Let us send this newsletter by e-mail. . .***

Join the many Lagoon Pointers who get the LPCA Newsletter by e-mail. You'll get the newsletter days sooner, and won't have to trudge through the snow to your mailbox. LPCA saves \$0.90-1.00 for each copy we don't have to print and mail. Send your request for e-mail delivery to us at: [lpic@whidbey.net](mailto:lpic@whidbey.net) .

We will post this newsletter (as well as previous editions) on our website: [www.lagoonpoint.com](http://www.lagoonpoint.com), but the web posting is delayed. Far better to get the newsletter by e-mail.

(And if you change your e-mail address, let us know about that too, and we'll immediately re-route your newsletter to your new e-mail address.)

As required by our bylaws, below are LPCA's financial reports for Fiscal Year-07 (July 1, 2006 – June 30, 2007)  
The next page (sent only to Div 234 owners) provides the end-of-year financial reports for Div 2-3-4 accounts.

*Financial report not included in web version of newsletter*

This page shows Division 2-3-4 accounts. These funds belong to Division 2-3-4 lot owners, not to LPCA. LPCA collects and administers these funds on behalf of Division 2-3-4 lot owners and their Architectural Committee.

*Financial report not included in web version of newsletter*

**LAGOON POINT COMMUNITY ASSOCIATION**

P.O. Box 123  
GREENBANK WA 98253  
- RETURN SERVICE REQUESTED -

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98253  
Permit 1



**Informational meeting on proposed assessment and budget for dredging Lot C: Saturday October 27<sup>th</sup>, 10 AM at GBPC**

**Winter community dessert potluck and get-together 7-9 PM at GBPC (after brief board mtg at 6:30)**

