



October 2014

## MESSAGE FROM THE PRESIDENT

### The Bridge is Done!

We received final approval on our permit from Pierce County on September 25<sup>th</sup>. We are scheduled to close on our loan with the USDA on October 14<sup>th</sup>. The landscaping and additional paving on each side of the bridge puts a nice finishing touch on the project and really improves the overall approach to the island. Many thanks to all those that have been involved with the project over this last year: Jim McReynolds, for finding the funding sources and then working so diligently with the two lenders, Northwest Farm Credit and the USDA. Anne Scea, for keeping up on all the invoicing and accounting. Tom Straub, for being our daily onsite liaison since the project started. Charlotte Crain, for her past efforts working as President during the project and working with the USDA and our project manager. And our many partners in the project, Roger Hansen (project manager), Exeltech (engineer), Quigg (contractor), USDA and Northwest Farm Credit. We gave the green light on this project in July 2013, received our permit in October 2013 and 11 months later finished the project. Quite an accomplishment for our community!



### July 21<sup>st</sup> Special Meeting

A special meeting was held on July 21<sup>st</sup> at the South Beach park. The members voted to approve moving up to \$596,000 from the Bridge Replacement Funds (BRF) to the General Funds. The results of the vote was (66) yes and (19) no. The primary purpose is to fund future projects, primarily the road replacement. Please check our website for minutes of the meeting.

### Future Projects (We need volunteers!)

With the bridge project behind us, it's time we can start looking ahead to other areas of our island that need attention:

1. We are hoping to present members with a long term plan for our roads by next year's annual meeting. We have almost \$600K that has been set aside in the General Fund that could be used as the down payment.
2. We need both a short term and long term plan for our parks (see parks update for the job description).
3. Our By-laws, particularly Article II Section 34, need rewording to set up the payment structure for the bridge payments.
4. We have many records going back 40+ years in a file cabinet that would be great to digitize and file for future access.
5. The island map previously posted near the beach parking lot is in dire need of repair or replacement.
6. We need a budget chairman to establish a new budget by March 2015 that factors in the USDA payments and our infrastructure repair and replacement needs.

Over the last few years, a small group of islanders consisting of board members and other volunteers have dedicated a great deal of time getting the bridge project done. Going forward, we are calling for "all hands on deck" with these future projects from islanders. Whether you have expertise in a specific area, or you would just like to get involved and help out, we need you!! Please contact the Island manager, Juanita, to let her know what you're interested in helping with, or just come to the next board meeting!

*Rich Swenson - President*

## Bridge Project Takes 1st Place

RIIA took 1st place in the Community Facilities category from the IAAC (Infrastructure Assistance Coordination Council) of Washington. The award was presented Oct. 1 at their convention in central Washington. Most of the 300 people present were staff and elected officials from cities and towns, special districts, regulatory agencies and project funding agencies.



The Community Facilities category is for projects that have high impact on health and safety like hospitals, clinics and public safety buildings. Other winners were in categories like Wastewater, Water Supplies and Transportation.

Winners ranged in size from City of Port Angeles to City of Lind (pop. 500.) RIIA was the smallest community in population but completed the largest project of the 2014 awardees. The presenters commended the Raft community for the way it faced the problem of aging infrastructure, pulled together, executed its plan, protected the environment and met its budget.



Jim McReynolds accepted the award on behalf of RIIA and gave thanks to the organizations and named individuals who assisted Raft in its efforts. After the ceremony attendees remarked about the unusual scope of the project compared to ones they usually see. Organizers said they want to invite RIIA representatives back to present a seminar at next year's convention.

## MANAGER

### Managing Your Account

RIIA adopted the use of coupon books three years ago. While some owners opt to pay their annual assessment in full, many are now using the coupon books routinely. The coupon book has our new P.O. Box address on the front cover and on each coupon.

A few RIIA members have missed the previous announcements about the change in our mailing address. As a result, their payments have not been received and their account balances are not current. We have tried to reach all the owners who have fallen behind recently to be sure the mailing address has been updated. However, if you use auto bill pay, please make sure that your payments are going to: **P.O. Box 364, Gig Harbor 98335** (checks made out to RIIA). We continue to explore ways to improve your experience in making your RIIA payments. In fact, we are hoping to offer online payment through our website next year.

Also, just a reminder regarding the RIIA collection policy: If an owner misses two payments, RIIA automatically sends a certified letter stating that a lien will be filed in thirty days unless a payment is received. Once a lien is recorded an additional \$190.00 charge is added to cover the recording costs. It is very important to stay in communication with our office if you miss a payment, so you can avoid any late fees and penalties. If you have misplaced your copy of the full collection policy, contact me via email to request a new copy.

Thank you! Happy fall!

*Juanita Carbaugh – Manager*

## RAFT ISLAND TREASURER

We're a quarter of the way into the fiscal year. Most members appear to making monthly dues payments. The audit is well underway by the CPA. They're also working on the tax return. We initially budgeted \$2,700 for the audit but since the budget was passed, the CPA has raised their rate to \$3,900, so we'll be over budget on this item. Everything else is in line with the budget.

The bridge construction is now complete at a total cost of approximately \$6.65 million. Closing is scheduled for October 14th at which time I'll have the exact final cost. The quoted interest rate on one of the 3 loans was originally 4.25% but USDA rates are currently at 4% so we will get the lower rate on that loan when we close. The other two loans are at rates below 4% already and will remain at those rates. The loan payments will be \$325,326 per year or approximately \$1,440 per lot. Currently the BRF Dues are at \$1,308 which means we will have to increase the dues slightly. These numbers are right in line with what was discussed during the special meeting in July when we voted to move the excess bridge replacement fund money to the general fund for other projects one day.

*Have a Happy Halloween.  
Anne Scea – Treasurer*

## RIIA INVESTMENT COMMITTEE

The Investment Committee meets quarterly and provides recommendations to the Board of Trustees for both the Bridge Replacement Fund (BRF) and specified General Fund monies. If you are interested in joining this committee, please contact Mike Hirko (253-686-5288).

### Bridge Replacement Fund

At the end of last quarter (September 30, 2014), the total market value of this fund was \$806,120. This includes \$526,117 in the Vanguard Money Market Fund and \$174,979 being held by the Treasurer in the Chase BRF Checking account to meet closing bridge construction settlement actions.

With the approval of the Board of Trustees on February 18, 2014 a total of \$526,085 in stock and bond funds were sold and the money transferred to the Money Market Fund in preparation for finalizing the USDA-RD loan. A total of \$100,000 was left in the BRF to handle any unforeseen need relating to bridge construction; the allocation percentage goals for these remaining funds remain 26% Bonds, 30% Large Capitalization Stocks, 23% Medium and Small Capitalization Stocks, 21% International Stocks, and 0% to Money Market. All funds are held in the Vanguard Group and the Treasurer's Chase BRF Checking account. The next scheduled special assessment for the BRF will be \$1,350 (565+785) due July 1, 2015 or through a payment plan arranged with the Manager. Please note that once the bridge construction expenses are finally settled the Board plans to revisit the entire General and Bridge expense issues and construct a new payment schedule for the future.

### General Fund

In January 2011 RIIA invested \$138,000 in two mutual funds; Vanguard Balanced Index Admiral Shares (VBIAX) and Vanguard Wellesley Income Admiral Shares (VWIXAX), for up to five years. At the end of last quarter (September 30, 2014) this investment totaled \$195,119 with a cost basis of \$158,156.

*Mike Hirko-Chair*

**Don't forget to check our website frequently for updates on all things concerning our Island**

**[www.raftisland.org](http://www.raftisland.org)**



## RAFT ISLAND CELEBRATES NEW BRIDGE



### And Says Goodbye to the Old.

On June 29, 2014 an estimated 400 past & present residents, neighbors and friends gathered to say goodbye to the tired old 1958 wooden bridge that serviced Raft Island for the past 56 years. At the same time residents welcomed a new state-of-the-art sweeping arched span.



Party guests gathered around a vintage 1958 car driven by island resident David Medeira who is the president of the famous LeMay car museum. Thanks goes to David who not only supplied the car, but chauffeured long-time residents Jean (Matthew) Springer and Shirley Murphy. Mrs. Springer is the daughter of Archie & Mable Matthew who actually commissioned the building of the original bridge. Jean contributed many historic photos and documents that were displayed at the party.

Honored guest, Mario Villanueva, Director of USDA Rural Development praised the past & present RI board members for their persistence to seek funding to build the bridge from many different sources for many years. Prior to the ribbon cutting resident, Charlie Springer fired off the Murphy family canon and Mr. Villanueva & board members Richard Swenson and Charlotte Crain cut the ribbon launching the ceremonial journey across the new bridge starting with the LeMay car followed by a bike parade and walkers.



A



grand fest awaited party goers, with all the food being contributed from residents. A BIG THANKS goes to the live local band, Rokkerbox who contributed their time and talent to the celebration. Another thanks goes to resident Gene Barkin who contributed his sound system and the services for the opening ceremony. All in all, this was a no cost event with thanks going to the efforts and contributions of many.



An ad hoc committee from the Island, consisting of Betty Perry, Sarah Brown, Sue Neil, Hillary Bergren, Carrie Fort, Billie Jean Hirko, and Ann Van Doren planned the event, made the calls and pulled together a great time. Many thanks should go out to them.

During the event, it was discovered that a large number of residents would like to see an annual community Raft Island party. Betty Perry will spearhead this effort, but volunteers will be needed and again contribution and donated services will be needed to keep costs to a minimum. Contact Betty if you want to assist next year, or if you would like copies of the historical pictures that were on display at the party, [bettyjperry@hotmail.com](mailto:bettyjperry@hotmail.com).

*Sarah Brown Secretary  
with Betty Perry*

### **Raft Island Security Report**

Break-ins and petty theft continue to be a problem on Raft Island. I think we all get lax on our sleepy little friendly island, but we should never let our guard down. In the past year I have advocated for a security camera to monitor activity and traffic at the bridge.

#### **Just a few tips:**

We do have drug activity on the island and people who engage in this cannot keep a job and are forced to make their living feeding off other peoples belongings.

There were two homes broken into the first week of October in the middle of the day. Additionally don't leave valuables in your car overnight like computer bags, brief cases, purses or cash. Always make sure your doors and windows are locked when you leave, **but especially when you are home**. I don't want to scare anyone, but intruders can be very dangerous when you are home. When you are not home they are just a nuisance and leave you feeling unsafe and violated. I mentioned in a past newsletter to sleep with your key fob for your car next to your bed. If you hear a strange noise in the night you can always hit the panic button on your vehicle.

Neighbors, be aware of what you are seeing. Strange vehicles, strange people you haven't seen before. I heard about people looking like construction workers in their white van who make their living by watching your house and your habits, and then back up the house like they were invited and take what they want. They will post lookouts with cell phones to alert the burglars who are in your house.

My home has been the target of harassment over the last several months. Apparently as your security representative I have made someone upset over bridge jumping. I have been egged three times, had laser beams pointed in my windows late at night. My dahlias have been torn up and dug up three times and the flowers and stems tossed on my lower patio, they put dirt in my hot tub, and last Friday night they took our carved eagle. I am sure it went for a swim off the bridge just like the outhouse that went off the bridge and floated away during our bridge project.

During the construction and before our parking lot was complete at the end of the summer, it was impossible to enforce the Raft Island Parking Permits. New parking permits will be coming out this January. We are having discussions about tightening up who and how they are used. Some residents have given them to off island friends to come use the park and our boat launch whenever they like. They have scotch tapped the permit to their window instead of permanently affixing. Our residents pay a lot of money for the privilege of being able to park and enjoy our quiet and private facility. Please make sure your guests park in your driveway, and you accompany them when they visit the park and use the boat launch.

We encourage all island members to attend the next RIIA meeting on Monday, October 20<sup>th</sup> at 7pm at the All Saints Center. We will try to have a Pierce County Sheriff and a Gig Harbor Police Officer in attendance to talk about the huge rash of break-ins in the area. We need folks to get involved. Let's all get to know our neighbors, watch out for one another, and work towards making Raft Island a safer, crime free place to live!

*Mike Neil-Security*

## PARKS

Parks Chairman and committee members needed! If you are interested in volunteering to lead our park's committee or participate in a committee, please contact Juanita. Following is the job description:

- Develop a plan to replace picnic tables, barbeques, and the dinghy rack as needed. The picnic tables and barbeques are rotting and need replacement.
- Develop a long term plan for improvements to the tennis courts and North Beach park which is getting overgrown with vegetation.
- Participate in work parties
- Present a budget to the Budget Committee in March.

If you are interested in becoming a committee member or chairperson, please let us know!



Island residents picnic at North Beach



South Beach

## Watch out for kids on the bridge at night!

It's that time of the year again when school kids are walking to the bus stop in dark or foggy conditions. Following are some general safety tips to help keep your kids safe:

- Walk against traffic on island roads
- Walk in the pedestrian lane on the bridge
- Be aware of your surroundings and be alert.
- Walk in a group when possible.
- Do not wear headphones.
- Wear reflective vest or bright clothing.



Our beautiful new bridge



## Innovative Island kids knew how to stay dry before the Bridge party began.



## RAFT ISLAND ROADS

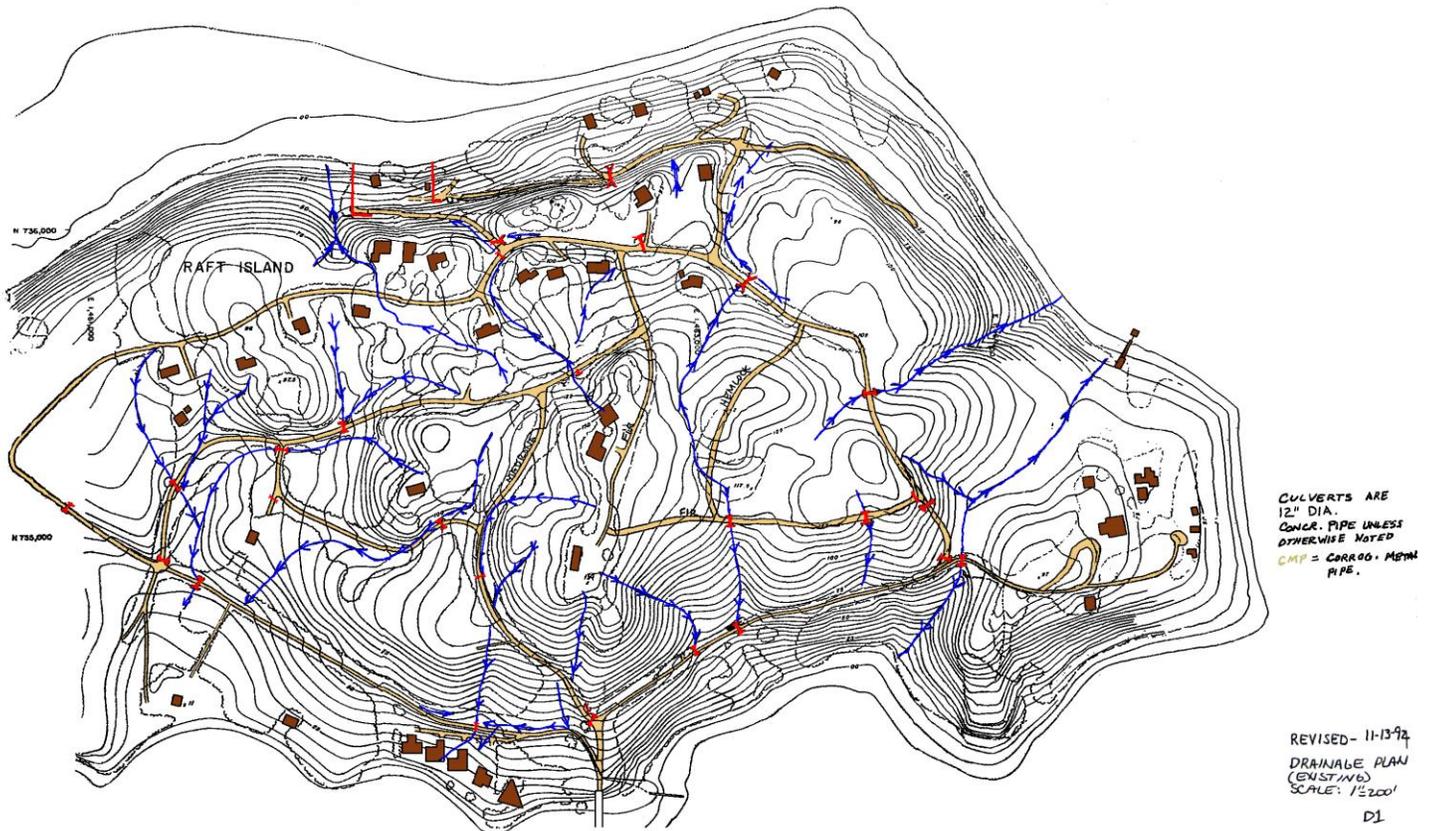
Our summer is gone and the oncoming bare trees are fast approaching. With that comes the rain, blowing leaves and potential drainage issues with our road system. Over the past year, we have prepared our road drainage system by trimming back the overgrowth (July vegetation trimming project) and reestablished some of our roadside drainage ditches with the summer "ditching" program completed in August. With these projects complete our drainage will be in much better shape for the upcoming rains.

Jim McReynolds has researched road paving and was able to get some information together on

possible cost. As we complete the bridge project, the roads may be the next big item for the island residents. If anyone is interested please come to the board meeting to help establish a committee.

One of the first projects to complete before we tackle a new roadway will be the roadway drainage. The roads committee is working toward that goal. The figure found below is from a prior study and is being updated as we gather more information on drainage locations. Please forward any information or report any roadway issues, especially drainage you may find to me.

*Scott Wood -Roads*



**Diagram of former study of the roadway drainage -Scott Woods**

## Island Officers and Trustees

President	Rich Swenson (# 219)	253-265-8090
Vice President	Charlotte Crain (# 8)	253-265-0980
	Charlotte's Cell	503-680-1882
Treasurer	Ann Scea (# 192)	253-265-3791
Secretary	Sarah Brown (# 6)	253-649-0175
Trustee	Doug VanDoren (#133)	
Trustee	Trish Burnett (# 67)	253-265-3391
Trustee	Mike Hirko (# 113)	253-686-5288
Trustee	Linda Karle (169)	253-265-6731
Trustee	Jim Cushing (#244)	253-265-2251
Trustee	Judson Morris (#124)	253-265-2570

### Investment Committee

Mike Hirko / Chair (# 113)                      253-686-5288  
Monica Butler (# 101)  
Rich Swenson (# 219)  
Dave Paly (# 69A)  
Christine Stephen (# 25)  
Hans Kueck (#232)  
Bruce Difloe (#155)

### Bridge Committee

\*\*\*Chair Position Open\*\*\*

### Budget Committee

\*\*\*Chair Position Open\*\*\*

### Parks and Recreation Committee

\*\*\*Chair Position Open\*\*\*

### Security Committee

Mike Neil, Chair (# 2)                              253-381-2112

### Roads

Scott Wood, Chair (# 38)                              253-509-3742  
Tom Straub (# 98)                                      253-265-6952

Juanita Carbaugh ~ RIIA General Manager                      E-mail [juanita@hoacommunitysolutions.com](mailto:juanita@hoacommunitysolutions.com)  
Phone 253-985-3812 Ext #3 Fax 253-313-1219  
[www.hoacommunitysolutions.com](http://www.hoacommunitysolutions.com)

Billie Jean Hirko (#113) ~ Newsletter Editor                      E-mail [bjwinter@windermere.com](mailto:bjwinter@windermere.com)  
Phone 360-620-1561

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