



November 2015

MESSAGE FROM THE PRESIDENT

Welcome to Fall Everyone! The heavy rainfall a few weeks ago produced a few fallen trees across Raft Island Drive that blocked the roadway for about 4 hours; the owner immediately came and started on clean up. With the help of his neighbors, the problem was taken care quickly. This is one really nice aspect about our community...neighbors helping neighbors.

Road Replacement will remain high on the agenda. Jim McReynolds and I made a visit to the USDA in Olympia in October 2015 to have a discussion about possible loan options and also a construction loan.. Raft Island has a very good relationship with the USDA as our bridge project is considered a great success. Moreover, they like working with us because we seem to have our bases covered and respond to their requests as needed in a very timely and comprehensive manner. We will be having a special meeting on Road Replacement sometime in the next few months. Please read the Roads and Road Replacement report in this Newsletter for the full details.

The Manager's Report will help describe the new financial system which provides easier ways to pay and to monitor our own accounts. This was somewhat confusing for an "overlap" of payment for one month during the transition. This was a one-time occurrence of that and won't happen again. Please read Juanita's report.

You will be interested in reading the Security report and suggestions by Matt Hurley who is our Security Chairman this year.

Parks and Recreation - We have a couple of projects that will need a volunteer effort. Please read Mike Neil's report on this.

Collections - The Board has successfully pursued a collection agreement from one member on a substantial amount of money that was overdue. We will continue to enforce our collection policy and pursue actions against others in fairness to all of the members who do pay regularly.

We are in the process getting a new replacement for our Raft Island Map Directory by working with the students at Bates College. Glenn Stewart on the island has been working with the instructor as a collaborative project. The students are excited to work with us on this. We hope to have something done in a month or so.

We had about 60 people show up for the all Island Picnic at All Saints Center Sunday, June 28th. It went well. Betty Perry from the Island coordinated this effort and donations covered the costs completely. We have learned a few things about what to change for next time plan to have another community picnic in the future. The music and time frame were the biggest changes that would be made. Thanks everyone who came!

If anyone is interested in serving on the Board for 2015-2016, please contact our Island Manager Juanita Carbaugh and she will forward your request to the Board. We will keep asking. If you have any questions of what kind of commitment or what is expected of you, please let Juanita know or you can talk to me directly.

Charlotte Crain- President

MANAGER

Raft Island has been using coupon books for the monthly assessments now since 2012. Making the change, meant a new way of thinking about the “annual assessment”. We understand that this sort of change can be confusing. Letters were sent during the summer asking owners with outstanding balances to contact our office. Many of you did, thank you!

We still have about twenty-two homeowners that have RIIA accounts with lagging balances that we believe is due to accidentally skipping one month’s payment at some point in time, since we moved to the coupon system. We would like to get these balances resolved before the end of the calendar year.

On December 1st, we will be emailing (or mailing if you do not have email) statements to all owners with an account balance that is past due. **If you receive a statement, that means it needs your attention.** Please review it and contact our office. We are here to help you in any way that we can. You will not receive a statement if your account is current.

To ensure that everyone is aware of the new assessment collection policy, it is printed again in this edition of the newsletter. We don’t like to see anyone incur late fees on their account, so please contact us if you have questions. Thank you!

RIIA - Collection Policy

1. Monthly assessments are levied on the 1st of each month.
2. Payments are due the first day of each month.
 - a. Assessments are considered delinquent if payment is not received by the 10th of the month.
 - b. Members may opt to pay in advance or for the year in full if they so desire.
3. Interest shall be charged on all delinquent accounts at a rate of 12% per annum. A late fee

of \$10 per month shall also be charged on delinquent accounts.

4. If the member misses two payments, the Association will send a Notice of Intent to Lien to the owner(s)’ last known address via certified mail.
5. If no payment is received within thirty days of the mailing of the Notice of Intent to Lien, a lien will be recorded against the property and the owner(s) thereof. All fees and costs associated with recording the lien will be added to the total delinquent amount secured by the lien and are at the homeowner's expense. The lien shall have perpetual existence until the assessments are paid and will include late fees and interest that continue to accrue.
6. The association may proceed to take any and all additional enforcement remedies including: turning the account over to collections or taking legal action to collect the assessment.
7. The Association may recover all reasonable costs incurred in collecting any delinquent assessment, including reasonable attorney's fees. Any costs and attorney's fees arising will be at the homeowner's expense.
8. The Association may, for good cause and at its sole discretion, agree to grant a payment plan in special situations and circumstances of great hardship.
9. All payments received by the Association, regardless of the amount paid, will be directed to the oldest assessment balances first, until such time as all the assessment balances are paid, and then to late charges, interest and costs of collection unless otherwise specified by written agreement.
10. There will be a \$25.00 NSF charge for bounced checks or Automated Clearing House (ACH) debits that are returned for insufficient funds.
11. All notices will be mailed to the owner(s) at the last mailing address provided in writing to the Association by such owner(s).

Juanita Carbaugh – Manager

RAFT ISLAND TREASURER

We finished out fiscal year 2015 at or below budget on most items. Brush cutting which normally would take place after the start of the new fiscal year was moved up. With the beautiful spring weather we couldn't wait as the blackberries were taking over the roads. This set us over budget by \$2,529.88. Our utility bills were more than anticipated by \$525.96. In October, the CPA's finished the tax return and audit of our books for fiscal year ending June 30, 2015. As noted previously the CPA's rates changed after we approved the 2015 budget so we are over budget by \$1,200. The last item that appears over budget really isn't. We had to replace the lock at the south beach this spring at a cost of \$669.48. What's not accounted for in this line item are the fees collected for the new keys. The fee for the keys offsets the cost of the lock change.

Now that the bridge is complete and fiscal year 2015 has come to a close we have slightly over \$575,000 set aside for our roads. The bulk of the money will be placed into short term CD's while the phase I evaluation of the roads is completed.

The switch to the new accounting software is now finished and will make Juanita's job much easier keeping track of things. Hopefully you've enjoyed the benefits and flexibility of the new system as well like being able to pay online and accessing your own account data. All the historical data from the old system has been downloaded into spreadsheets.

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, 2015), the total market value of this fund was \$129,614. This includes \$26,205 in the Vanguard Life Strategy Conservative Growth Investors Mutual Fund (VSCGX) to meet USDA Reserve requirements to be held 30 years (2044). This USDA Reserve requirement calls for a \$2,466 monthly deposit for 10 years (2024).

The remaining \$103,409 continues to be invested in Vanguard stock and bond mutual funds; the allocation percentage goals for these funds remain 26% Bonds, 30% Large Capitalization Stocks, 23% Medium and Small Capitalization Stocks, and 21% International Stocks. All funds are held by the Vanguard Group.

General Fund

At the end of last quarter (September 30, 2015) the General Fund investments totaled \$772,394. This included \$575,215 in Vanguard Money Market Fund temporarily as a set aside for the new road replacement project. In early October the Treasurer purchased a few Certificates of Deposit in order to get a better return while RIIA continues to coordinate financing and engineering matters.

In January 2011 RIIA invested \$138,000 in two mutual funds; Vanguard Balanced Index Admiral Shares (VBIAX) and Vanguard Wellesley Income Admiral Shares (VWIAX), for up to five years. At the end of last quarter (September 30, 2015) this investment totaled \$197,178 with a cost basis of \$164,909.

Mike Hirko-Chair



RAFT ISLAND ROADS

“The leaves are a falling” and the *“rains be comin’ down”*. Yep, autumn is here, the leaf blowers and hooded jackets are out. This is a special time for many, with leaves of every shade of color, flocks of geese overhead heralding the onset of cooler weather and our beloved Pacific Northwest rains.

If you have not already checked your road front drainage, now is an important time to see that all is clear. This is in reference that the roadside drainage can fill with leaves and the accumulation of debris from the recent heavy rains. Besides filling roadside drainage, some use adjacent open lots to blow the fallen leaves as well as dump accumulated garden waste. Please check with the lot owners before dumping and insure that the roadside drainage is free of debris for these lots as well.

Now that your vegetation is free of leaves maybe a great opportunity to trim back those overhanging and intruding vegetation. We need to keep the

roadways and their right of ways clear for travel safety of vehicles as well as pedestrians.

Jim Cushing provided the speed bump paint. Late summer the painting crews were out recoating many of the speed bumps on the island. This should brighten them for the winter allowing better visibility. To clearly mark for safety the Raft Island entrance, we will be installing a typical green road sign on the current stop sign, “PRIVATE ROADWAY, RAFT ISLAND ROAD NW”.

The Special Committee for Roads Replacement (SCRR) including: Eric Luria, Jim McReynolds, Tom Straub, Doug VanDoren and Scott Wood are working with Richard Day to provide assistance on his road report. We all look forward to his evaluation of the conditions of the islands road system as well as the next phase of the island road project.

Roads Replacement

Phase 1

Phase 1 was approved by the island vote in May. This summer the road committee recommended and the board approved the selection of Richard Day, a local road consultant who is both highly experienced and qualified. It was determined that wet season is the best time for a clear picture of factors impacting the roads. This month you may notice people taking measurements, photos, soil samples and notes. Richard will also be looking at problems like trees with roots that are or will be too near the road. He’ll also look at places where private construction has aggravated the drainage situation. (If water from elsewhere has to pass over a road, or laterally through its road bed, it reduces the life of pavement.)

At completion, Richard Day’s work will provide clear instructions indicating how the parts of the road system should be repaired and the line item and total costs to expect when the project is put out for bid by qualified contractors. Before the project can be put out for bid, there will a vote to determine if RIIA membership wants to proceed.

Roads Financing & Payments

One of the key pieces of information membership will need before the next roads vote is whether RIIA has been approved by the USDA to receive a loan, what the amount and terms would be and the estimated impact on monthly dues. We can report the USDA feels our project is an appropriate one for them to finance both for the long-term *and* during the construction period (this helps a lot!)

Board to Vote on USDA Application Dec. 7

The USDA application process requires the RIIA board to vote to apply for a loan. There is no cost to make application and no obligation in making an application. More important, if USDA approves and commits a loan, RIIA is under no obligation or penalty if for any reason it does not carry through with the loan and project.

The board plans to hold its last normal board meeting of the year on Dec. 7 at 7pm at the All Saints Center. This is an open meeting for the routine business of the association. In addition the board plans to vote to apply for a loan (in a minuted public board meeting as required by USDA.)

Plans for More Information

When we have a clearer picture of what the loan length, amount and potential terms are, the board will be communicating with RIIA membership. This will also be a good time for our road consultant to give membership an overview of the recommended repair measures. Contributors to this article were Scott Wood, Richard Swenson and Jim McReynolds

Scott Wood -Roads

Water Main Completion

Washington Water has tentatively scheduled the first quarter of 2016 to complete the 6th and final phase of the water main replacement project. The water mains will be replaced along Madrona and Park Ave.



Parks and Recreation

Last summer I (Mike Neil) took over as Parks Chairman. It has always been my thought that if we can come together and form work parties, our community will be strengthened through building working relationships. I know that two years ago everyone had a great time rebuilding the walkway leading to the floating dock. I think people get to know each other better when they are working together on a common project, and that not only builds pride in our island community, but creates long lasting friendships and relationships.

We can hire things done here because RIIA has money, but then we lose as an Island family. I am hoping to be able to identify projects that can be done and then ask for volunteers to help. Not an easy task I know, and one that will require some time, precious time that lately I seem to have very little of like many of us.



Some of the projects that need volunteer group attention are 1) the floating dock at south beach and 2) the concrete steps and parking at north beach. Obviously winter is not a good time to begin any project so we will be looking forward to spring. For now, the Island has hired a landscaping contractor to keep up with pruning, mowing and weeding in the beds that were created with the new bridge. Please keep in mind and watch for upcoming projects in the spring. I am hoping we can do some work together along the line of an old fashioned barn raising!

Parks and Recreation (continued)



Remember that as an Island Resident you own the park. Let's all take pride in our ownership. If you see a pop can or garbage, please pick it up. If someone left the gate open (which should never happen) close it and lock it. This fall I saw a guy come out of the boat launch then stop on the bridge heading off to check his trailer. I yelled at him to lock the gate, but he got back in his car and drove off the island. Please to everyone, do NOT give your keys away to your friends. Our off island friends are welcome to use our launch, but we need YOU to be there to unlock the gate for them.

Mike Neil - Parks

Security

We have had sporadic criminal activity (mainly during summer months) on the Island. This involved property crime including thefts, vehicle prowls, burglaries and thefts of outboard boat motors both on land and in the water. We have also had reports of suspicious person(s) and vehicles on the island possibly looking to commit crimes as mentioned. I have personally contacted a few unsavory people in the neighborhood and informed them that this was not a community that tolerates criminal activity. It's important to remember to call the Pierce County Sheriff's department to report suspicious activity/persons and all property crimes that occur to ensure the sheriff's office is aware of any and all criminal activity so they can adjust their patrol areas to include our island.

Recommendations for Island residents – We live in a safe community. However, please make sure you lock your doors including your vehicles and inform neighbors or friends to keep an eye on your property, especially if you are leaving for extended period of times. Many crimes are considered “crimes of opportunity” and can be nearly eliminated by just simply locking your vehicles. Also be sure that you are not leaving anything inside your car that you don't want someone to take. Property thieves are looking for opportunities to take items and enter residences when residents are generally not at home. Most residential burglaries occur during the day when people are at work, not at night when people are home. These criminals will knock on your door to see if anyone answers and when nobody does they may go to the back of the residence and make entry. If you are home and somebody knocks on the door that is not familiar and you don't want to answer, just make an announcement that you can't come to the door. If you answer the door and the person is looking for someone at your residence that clearly has never been a resident, it's generally a clue that they were casing your property and may be looking at other properties in the neighborhood.

I recommend residents looking into security systems to include monitored or non-monitored to deter thefts. I also highly recommend investing in a surveillance system for your residence, if not just for peace of mind. You can spend anywhere from a few hundred dollars to a few thousand depending on quality and the number of cameras. Most of the systems available are easy to install yourself and don't require a professional.

Matt Hurley-Security



www.raftisland.org



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

The website has been moved over to a new hosting company. The site is also mobile enabled (HTML5) . Gene Barkin manages the site for us. If you have any suggestions for improvement, please send to Juanita and she will get them over to Gene.

Island Officers and Trustees

President	Charlotte Crain (# 8)	253-265-0980
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Volunteer Committee

Open position

Parks and Recreation Committee

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Security Committee

Matt Hurley, Chair (#182) 253-954-6175
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Roads

Scott Wood, Chair (#38) 253-509-3742

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