

COPPER COVE VILLAGE NEWS

Copper Cove Village Unit 8A Owners Association

1st Quarter 2016

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2015 Income & Expense Report

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Directors Mtg. Moves to New Day

➤ **UPDATE!**
Copper Cove Unit 8A Election Rules



New Day for Monthly Board Mtg.

The Board of Directors, at their previously held meeting on January 21st 2016, unanimously approved to change the day for which the monthly board meetings are held. Prior to, the Board of Directors meeting were on every third Thursday of each month, with the approv-

al change, the Board of Directors will now hold their monthly meeting on every **third Wednesday of each month**. As always, meetings are located called to order at the Association Clubhouse at 6pm. Please be sure to join the Board each month as they conduct business for your Association. Hope to see you there!

Of course, if you are to have any further questions with this matter, please do not hesitate in contacting our office directly at 209-785-2740.

Welcome New Board Members



It's never come easy when considering to offer up our free time, especially when you have none to spare in todays "gotta-go" society! So for that we say,

THANK YOU!

Meet the New Directors

- » **Robyn Cross** — Board President
- » **Caryn Garner** — Board Vice President
- » **Renee Irwin** — Board Secretary & Treasurer

2% Increase on Credit/Debit Card Trans.

Column Written by: Stacy Halstead

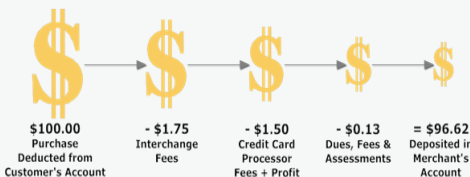


After careful review and with hopes to better balance the Associations Income to Expenses at the end of each fiscal year, the Board of Directors have approved to increase the fee to process member credit card payments. The processing fee will increase from 3% to 5%.

The previous 3% was not adequately covering the expense the association acquires through payments made with a credit/debit cards. The Board is confident and feels the increase is ap-

propriate and necessary. Our apologies for any inconvenience that this may have caused. We thank all our members for their patients and understanding.

Paying a fee to spend your money!? Who makes this stuff up?



A simple example of how the fees are disbursed by the Merchants card processing Vendor.

Without really thinking about it, all could agree that being charged a fee to use your own money, seems inappropriate and ineffective. But contrary to what most might believe, this fee the Association charges to its members when paying with a credit or debit card, comes with zero gain or profit to

the As. Reason being, the Association is simply recouping a loss in expense the acquire when paying the card processing vendor.

In fact, more times then none, most Not-for-profits do not appropriately recover these fee., as these fees vary from one entity and card brand to another, leaving them to fall just short of breaking even.

Basically, the Association only charges the member what card companies say to charge and what the vendor charges them. The associations in short, is just merely the "middle man" or "messenger". And we all know what they say not to do to the messenger!



CHECK OUT OUR NEW! WEBSITE!!

Coming Soon!!

Please Retain this portion for your Records

1ST PAYMENT

DUE DATE:

01/01/2001

Payment

Submitted On: _____

Amount Paid: _____

CK#: _____

THANK YOU!!

Lot / Parcel #: 123

OWNER ON TITLE:

DOE, JOHN & JANE
1234 CIRCLE STREET DR.,
SUM TOWN, CA 01234

Checks Payable to: Copper Cove Unit 8A

Mail To:

Copper Cove Village Unit 8A
971 Feather Drive, #122
Copperopolis, CA 95228

Please update my mailing address with the changes
I provided on back.

OPTION #4

DUE DATE	AMOUNT
01/01/2001	\$1.00

Late On: 02/01/2001
Late Amt: \$0.01



Please Note: The Payment Coupon shown above was used merely for example. The payment coupon you have or will soon be receiving may differ then the one displayed above.

CONVENIENCE ACCOMPANIES CHANGE



WATCH FOR YOURS INCLUDED WITH YOUR NEXT INVOICE!

In effort to minimize cost, the Board of Director in their January meeting, approved to reduce the number of invoices the Association mails its members annually. Members will now receive one single invoice at the start of each fiscal year. In effort to provide member convenience with this change, the board of directors also approved implementing a new coupon system, which will accompany each members one invoice for yearly assessments.

The coupons that members will receive will have 4 coupons, known as Quarterly Payment Coupons, these should be retained by any member that may need to make payments on a quarterly basis. Although, we do encourage all our members to pay their assessments in one annual payment. However, we understand that this is not always possible, which is why we hope members can find the Coupons to be helpful and convenient.

To ensure members are successful at making payments on time, a pre-printed due date will be specified on each Coupon. It is important for members to remit each coupon, along with payment, by the printed due date to avoid any possible late fees.

Lastly, by implementing this new coupon system and by sending one annual invoice to each member, the Association will greatly reduce its operating expenses by saving on costs pertaining to personnel time, postage, envelopes, and all other such expenses. And who doesn't like to save money?!

WE HOPE YOU FIND THEM AS HELPFUL AS WE HOPED THEM TO BE!

This is to provide the 30 Days Notice of the proposed Election Rules as required by Civil Code §4360 Davis-Stirling. Full text is provided.

Copper Cove Unit No. 8-A Owners' Association

Election Rules

If this document contains any restriction based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, of ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

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Copper Cove Unit 8-A Owners' Association
Election Rules**

Proposed on January 4, 2016

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The Board of Directors adopted these election rules in accordance with California Civil Code §5100 et seq. Notwithstanding any other law or provision of the governing documents, these rules shall apply to all matters set forth in Section 5105 of the California Civil Code.

Section 1. Inspector(s) of Election

A. Appointment and Term

1. Appointment. The Board of Directors shall appoint one or three persons to serve as the Inspector(s) of Elections, who shall serve at the discretion of the Board, and who shall have such powers and duties as the Board shall determine, subject to the limitations imposed by these Election Rules.

B. Qualifications

1. The Inspector(s) of Elections must be an independent third party who is not any of the following:
 - a. Currently a Member of the Board of Directors or a candidate for the Board of Directors; or
 - b. Related to a Member of the Board of Directors or a candidate for the Board of Directors.
2. Within the absolute discretion of the Board, an independent third party may be a person who is currently employed or under contract to the Association for any compensable services.

C. Powers

1. Notwithstanding any provision in the Association's governing documents to the contrary, an Inspector(s) of Elections shall preside over an election or vote dealing with any of the matters set forth in Civil Code Sections (a), (b), (d), and (e)E.
2. The Inspector(s) of Elections may meet and discuss election issues amongst themselves and/or with the Association's legal counsel.
3. The decision or act of two or more Inspector(s) of Elections shall be effective in all respects as the decision or act of all.

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D. Duties

1. The Inspector(s) of Elections shall perform his or her duties impartially, in good faith, to the best of his or her ability, and as expeditiously as is practical.
2. The Inspector(s) of Elections shall do all of the following:
 - a. Determine the number of Memberships entitled to vote and the voting power of each.
 - b. Determine the authenticity, validity, and effect of proxies, if any.
 - c. Receive ballots.
 - d. Hear and determine all challenges and questions in any way arising out of or in connection with the right to vote.
 - e. Count and tabulate all votes.
 - f. Determine when the polls close.
 - g. Determine the result of the election.
 - h. Appoint and oversee additional persons to count and tabulate votes as the Inspector(s) of Elections deems appropriate, if permitted by California law.
 - i. Perform any acts as may be proper to conduct the election with fairness to all Members in accordance with this section and all applicable rules of the Association regarding the conduct of the election that are not in conflict with this section.
 - j. Prepare a written report of the activities undertaken in any election.

Section 2. Director Qualifications

- A. All persons nominated for election to the Board of Directors shall be a member in good standing. Good standing means a Member who is not delinquent on any dues, fees, fines or assessments on any lot owned by the Member.
- B. If a lot owner is a corporate entity, it must designate one individual who will serve as the Member and must notify the Association's Board of Directors, in writing, of the name of the individual who has been so designated. Only the individual designated by the corporate entity as the Member may nominate himself or herself for the Board.

Section 3. Nomination Procedures

- A. Members may nominate themselves for candidacy in an election to the Board of Directors by written notification of desire to be a candidate. The written notification may be either mailed, hand delivered, or e-mailed to the Association. Further, members wishing to nominate themselves for candidacy may also do so at the regular Board of Director meeting held in September.

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- B. If a person nominated is not qualified to hold an elected position his or her name shall not appear on the ballot and he or she will not be permitted to serve if elected.

Section 4. Media Access

- A. Candidates and Members advocating a point of view may, but are not required to, submit a statement (hereafter, "Director Election Statement or View Point") which shall not exceed one side of a single 8 1/2 X 11 page and which shall be reasonable related to the election, and by submitting a Director Election Statement, the author accepts full responsibility for the content thereof and agrees to indemnify the Association and its agents and representatives for any and all damage arising from or related to any such content. The Association shall not edit or redact any content from these communications, but may include a statement specifying that the candidate or member, and not the association, is responsible for that content.
- B. Black and white copies of the Director Election Statement or View Points submitted during the campaign may, at the discretion of the Board, be either published in the Associations' newsletter, Internet Web site or be distributed with each ballot.

Section 5. Common Area Meeting Space

- A. Access will be provided to the common area meeting space during a campaign, at no cost, to all candidates, including those who are not incumbents, and to all members advocating a point of view, including those not endorsed by the Board, for purposes reasonably related to the election.
- B. Any Member desiring to use the common area meeting space for such a purpose shall be responsible for leaving the premises in the condition they were found. The Member shall be required to provide a deposit which will be returned when the premises are returned clean and undamaged.

Section 6. Voting Qualifications

- A. Members in good standing shall be entitled to one vote for each lot in which they hold the interest required for membership as stated in the Declaration of Additional Restrictions Copper Cove Subdivision at Lake Tulloch Unit No. 8-A, Additional Restrictions, paragraph 5. (a) Membership.
- B. When more than one person holds such interests in any lot all such persons shall be member, and the vote for such lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any such lot.

Section 7. Methods of Voting

- A. Secret Ballot Process. Notwithstanding any other law or provision of the governing documents elections regarding assessments legally requiring a

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vote, election and removal of directors, amendments to the governing documents, or a grant of exclusive use of common area pursuant to Section 4600 shall be held by secret ballot in accordance with the procedures set forth herein and at Civil Code § 5115.

- B. Proxies shall not be used in voting by Members for any purpose.

Section 8. Voting Period

- A. The Board of Directors shall generally determine the dates upon which polls will open and close. Once appointed to oversee an election, the Inspector(s) of Elections shall determine, in their discretion, the specific days and times when the polls close.
- B. In the Board of Directors sole discretion the voting period may be extended if sufficient ballots have not been received to establish a quorum.

Section 9. Ballot Requirements

- A. Voting with regard to the matters addressed in Civil Code Section §5100 et seq. shall be determined by using a double envelope system to ensure the anonymity of the Member casting his or her vote.

Section 10. Ballot Content and Secret Ballot Method

- A. Ballot Content: Each candidate's name shall be included on the official ballot form, listed in alphabetical order by last name. The ballots shall further state all of the following:
 1. The number of directors to be elected;
 2. When applicable, in elections to approve an amendment of the governing documents, the text of the proposed amendment shall be delivered to the members with the ballot;
 3. The date and time the initial balloting period will close;
 4. The quorum requirement; and
 5. The statement – "The Board shall have the power to extend the balloting period if sufficient ballots have not been received to establish a quorum."
- B. Secret Ballot Method
 1. A ballot and two pre-addressed envelopes with instructions on how to return the ballot shall be mailed by first-class mail or delivered by the Association to every Member not less than 30 days prior to the date that the polls will close.
 2. A voter may not be identified by name, address, or the lot that entitles him or her to vote on the ballot.
 3. The ballot itself is not to be signed by the Member voting, but is to be inserted into an envelope that is sealed by the Member. This envelope is inserted into a second envelope that is sealed by the Member.

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4. The second envelope is addressed to the Inspector(s) of Election. In the upper left-hand corner of the second envelope, the voter prints and signs his or her name, address, and lot that entitles him or her to vote
5. The ballot may be mailed or delivered by hand to a location specified by the Inspector(s) of Election. The Member may request a receipt for delivery.
6. Once a ballot is cast it cannot be revoked.

Section 11. Distribution of Ballot Packets

- A. No later than 30 days, nor more than 60 days, prior to the date scheduled for the close of the balloting period, the Association shall mail one ballot packet to each Member, via first-class U.S. mail. Each ballot packet shall contain all of the following:
 1. One official ballot;
 2. Black-and-white copies of all Director Election Statements or View Points received by the Association in a timely manner;
 3. A statement specifying that the Association was not permitted to edit or redact any content from the Director Election Statements and thus the author of each Director Election Statement, and not the Association, is responsible for the content of his or her Director Election Statement;
 4. Two sealable envelopes, a smaller (inner) envelope and a larger (outer) envelope;
 5. Instructions on how to vote using the two-envelope system; and
 6. Notice of the upcoming Annual Membership Meeting.
- B. The smaller envelope shall not request or require the voter to identify himself or herself or his or her Lot Number or property address. The larger envelope shall be pre-addressed to the Inspector of Election at the address specified by the Inspector of Election. The larger envelope shall contain either blank lines in the upper left hand corner for the voter to sign his or her name, indicate his or her name, and indicate the address or separate interest identified that entitles him or her to vote or a pre-printed label that indicates the voter's name and the address or separate interest identifier that entitles him or her to vote and contains at least one blank line for the voter to sign his or her name.

Section 12. Vote Tabulation

- A. The ballots shall not be opened or otherwise reviewed prior to the time and place at which the ballots are counted and tabulated.
- B. All votes shall be counted and tabulated by the Inspector(s) of Election, or the duly authorized persons appointed by the Inspector(s) of Election to count and tabulate the votes if allowed under California law, in public at a properly noticed open meeting of the Board of Directors or Members.
- C. The ballots shall not be opened or otherwise reviewed prior to the time and place at which the ballots are counted and tabulated.

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Section 13. Election Results

- A. The Inspector(s) of Election shall promptly report the results of the election to the Board of Directors who shall record the results of the election in the minutes of the next board meeting and make them available to the Members of the Association for review.
- B. Within 15 days of the election, the Board shall publicize the results of the election in a communication directed to all Members.

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End

2015

**INCOME & DISBURSEMENTS
DISCLOSURE NOTICE**

The books of account and minutes of proceedings of the members, and the Board of Directors and the Executive Committees, if any, are open to inspection upon the written demand of any member at any reasonable time and for a purpose reasonable related to his interest as a member. All records of account may be viewed in the Association Office or requested by writing:

Copper Cove Unit 8A Owners' Association
971 Feather Dr. Box 122
Copperopolis, CA 95228

**STATEMENT OF INCOME AND DISBURSEMENTS
FOR FISCAL YEAR 2015**

CLUB HOUSE RENTAL	140.00
CODE AND COMPLIANCE FINES	640.00
DELINQUENCY NOTIFICATION FEE	76.21
FINANCE CHARGES	1,893.05
KEY DEPOSIT	400.00
LATE FEES	1,609.43
MAILBOX NEW	50.00
MAILBOX REPLACEMENT	385.00
OWNERS ASSOCIATION DUES	43,428.10
PARKING LOT DUES	2,060.24
POOL RENTAL	-560.56
RECREATION DUES	1,000.00
STORAGE FEES	522.79
TRANSFER FEES	1,800.00
Total Income	53,444.26
Gross Profit	53,444.26
Expense	
ACH & CC FEES	529.17
CLUB HOUSE SUPPLIES	1,013.05
Computer and Internet Expenses	1,078.59
ENTERTAINMENT	457.05
Insurance Expense	9,235.81
Landscaping and Groundskeeping	3,447.22
LEGAL	335.00
Licenses, Permits & Fees	35.00
mailbox/keys	760.37
Office Supplies	731.95
POOL MAINTENANCE	15,747.28
Postage and Delivery	329.26
PROFESSIONAL FEES	5,758.93
PROPERTY MAINTENANCE	647.50
Reconciliation Discrepancies	631.01
Repairs and Maintenance	232.40
TAXES	525.00
Uncategorized Expenses	42.96
UTILITIES	7,970.05
Total Expense	49,707.60
Net Ordinary Income	3,736.66
Net Income	3,736.66

End

A MESSAGE

FROM
THE



NEIGHBORHOOD
WATCH

Recently, our association has seen an overwhelming increase to theft. Neighbors throughout our association have reported a barrage of items missing and or stolen. These thieves seem to have no particular target as to what they want or take. Members have reported gas tanks being siphoned and TVs being stolen.

Even larger items have been reported missing or stolen. Items such as motorcycles, outdoor equipment, computers and, unfortunately in some cases, entire homes have been gutted!

With this information we feel it is necessary to remind our neighbors to use caution when leaving their belongings out in plain sight. These belongings could be items of any value. Monetary or personal, either way, if you like it-- lock it up!

Lastly, we do recommend that any of our neighbors put themselves in situations of potential danger. In fact, we strongly urge our members to avoid it, if at all possible. If any one should be witness to a possible theft, break-in, vandalism or any other crime of that nature, we encourage them to contact local law-enforcement by calling the Calaveras County Sheriff Department at 209.754.6500 or in cases of emergencies to dial 911.

End

COPPER COVE VILLAGE UNIT 8A

971 Feather Drive, #122
Copperopolis, CA 95228

PLACE
POSTAGE
HERE

Mail To:

FEBRUARY 2016

S	M	T	W	T	F	S
	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
28	29					

Happy Valentines Day

Women Auxiliary

6pm— Board of Directors Mtg.



WE'RE LOCATED AT:
971 Feather Drive #122
Copperopolis, CA 95228

Call Us At:
209-785-2740

OR Email Us At:
ccUNIT8A@caltel.com



CHECK OUT OUR WEBSITE!!
WWW.CCUNITSA.ORG

A Look Ahead at March 2016

S	M	T	W	T	F	S
		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	28	29	30	31		

6pm— Study Session

6pm— Board of Directors Mtg.

Women Auxiliary

YOUR HOME. YOUR DUES. YOUR ASSOCIATION. BECAUSE SERVICE YOU EXPECT, IS SERVICE YOU DESERVE!